

Exhibit 10

Sheena Liu Customer Declaration

DECLARATION OF SHEENA LIU
PURSUANT TO 28 U.S.C. § 1746

I, Sheena Liu, do hereby declare as follows:

1. This statement is being made voluntarily and I authorize its use by the Commodity Futures Trading Commission or its representatives in any adjudicatory proceeding pertaining to the matters described herein.

2. The information contained in this declaration is based on my personal knowledge and experience.

3. I am 62 years old and reside in San Marcos, California. I am a permanent resident of the United States. I have lived in the United States since 2001. I work as a manufacturing consultant.

4. My background is in technology and engineering. I hold an undergraduate Bachelor of Engineering degree from a university in China. I also completed a postgraduate training course in import/export management in a university in the United Kingdom.

5. Prior to my investment with Monex, I had some experience investing my own money. Around 2004, I had an account for investing in stock but stopped trading after suffering losses. At the time that I invested with Monex, I had no experience investing in futures, options, precious metals or trading instruments on a leveraged or margined basis.

6. My investment objective has always been long term, stable reliable income without any type of borrowing (any types of margin or leverage accounts). I never was interested in large amounts of short term speculation.

7. Due to the economic uncertainty after the 2008 financial crisis, savings in the bank were earning little or even unsafe, and stock market were higher risks and fluctuations,

around 2009 I started to consider purchasing some precious metal such as gold as a long term investment to preserve the value of my retirement funds.

Initial Investments with Monex – 2009 to 2015

8. I first contacted Monex in July of 2009. I went to Monex's office in Newport Beach, California and met with Monex's representatives there. They asked me to sign a contract – which I later learned was the "Atlas Account Agreement." Nobody explained any clause to me, or walked me through the agreement. They told me that it was just a legal formality. I trusted them and signed.

9. I was assigned to a "customer representative," James Ipak, who has been my main contact with Monex over the past seven years. James held himself out as an outstanding employee in the company. James told me that the U.S. Government was "printing money" and that the banks "weren't safe." He said that investing with Monex in precious metals was safe, and "tangible." He said I could always count on precious metals because unlike stocks, precious metals would always increase in value with time. He ensured me that an account with Monex is the right one for my goal of preserving and securing my capital.

10. I did make my investment objective clear with James at our initial meetings – that I was a long-term investor and not a speculator, that I did not want to open up a loan of any kind to trade, and that the funds I would invest with Monex was my retirement fund, so I needed to be careful with it. I also emphasized I had no experience in investing in precious metals and I never was a sophisticated investor in any market. James ensured me that I did not need to have any experience, as this was why he was there – to look after my account based on his professional knowledge and supported by research experts at Monex.

11. On July 2, 2009, I sent Monex a wire for \$200,000 and I told James that I wanted to use some of the funds to buy and hold some gold, and to let the remainder of the funds to sit in my Monex account earning interest. (Monex paid 2% interest on cash deposits, which was better than what many banks paid).

12. Shortly thereafter, James started to call to try to persuade me to buy and sell metal to generate a profit. I was hesitant at the beginning but he assured me that he would make sure everything would work out right. When I questioned the price difference between the prices quoted at their website and the actual transaction prices, he explained that there is a “spread” the company charges to cover the costs including his professional services.

13. In 2009 and 2010, we made a few relatively small trades – generally of 3,000 or fewer ounces of silver at a time. In these initial trades, I was able to make some profit (nearly \$25,000). **See Exhibit A (Record of All Trades in Monex Account), pg. 1.** Through these profitable trades, James was able to earn my trust.

14. Usually, I only made trades when James called me to suggest what to do. After convincing me to make a trade, immediately, James would bring a lady from the “trading desk” on the phone. He would talk to her quickly using his code/jargon (using codes for the items to be bought or sold, the quantity, etc.) and told me to say “yes” to her when she asked me to confirm the transaction. Since I trusted him and did not understand what such a formality was for, I several times suggested to James that he trade on my behalf like my mutual fund manager do without calling me. (This suggestion illustrated my trust in him and my unawareness about the nature of this account – I later learned that Monex claimed that I made all of the trading decisions). In response, James never pointed out to me that the account was “self-directed,” but instead always said that getting my verbal consent was “a company policy.”

15. Over the next three years 2011-2013, as the market value of the metals we had purchased dropped, James came up with various reasons and assured me that “eventually it will come back and be worth more.” He suggested several times to me that I could borrow funds from Monex to buy more at the lowered price and make money when the prices are higher. I refused to borrow any money but did follow his advice to buy more metal at lower price, in hopes that a lowered average purchase price would allow me to sell the portfolio sooner without realizing losses. I at that time already realized that this type of “investment” was not for me and looking for a way out without losing my capital and those hard earned profit.

16. James’ strategy did not work, and the market kept falling. By the end of October 2013, I had spent \$326,099 to buy gold, silver, platinum and palladium which was then worth only \$254,632. **Exhibit B (Account Statements), pg. 28.** Put another way, I had an unrealized loss of \$71,467 in the account.

17. I did not want to take further risks by buying even more metal to further lower the average cost (as James suggested). So, I told James not to call me unless he saw a way for any of my metals to be sold without realizing a loss. So my account basically stayed static with no changes from late 2013 to late 2015 except two small sales.

18. Over these years, I made sure that James was clear about my conservative attitude. He knew not only through my words but also proved by my historical behavior, that (1) I would not take a “loan” of any kind, (2) The cash balance I maintained was only there to earn some interest as I might need to withdraw the cash and use it at any time, (3) I never was interested in a large amount of trading which involves excessive risk, and (4) I was a long term investor who was not able to cut losses and trade repeatedly. Indeed, the statements show that I maintained a large cash credit in my account from the beginning of my relationship with Monex

until September 2015, when the investment strategy changed as I discuss below. ***See Exhibit B (Account Statements), pgs. 1-50.***

Establishment of Leveraged “Short” Positions – September 24, 2015

19. Between late 2013 and September of 2015, knowing my decision, James did not call me much to suggest any trades. I made no trades on my account even when my total metals value dropped further from \$254,632 (Oct.2013) to \$182,096 (Sept.2015), which is 44% loss from purchase prices. ***See Exhibit B(Account Statements), Aug. 2015.*** I could not do anything but waited for prices to rise so that I could get out without realizing such loss.

20. On September 24, 2015, after over a year of having little or no communication, James suddenly called and said that he had an opportunity for me to make up the unrealized losses my account had suffered, which is just what I was hoping for. He began suggesting some kind of paper trade he called “short and long” as a way to mitigate the unrealized losses. Although I did not fully understand what James was proposing I do, I specifically asked if there was any downside to the trade he proposed. He assured me that there was “none to your type of account.” I also asked whether I would ever be forced to sell my metals if market did not go the way he predicted. He said “no, it will never happen.” James was so certain and firm that he made me believe that what he was proposing was a new trade instrument that Monex designed for such a weak market to help customers who suffered a heavy loss and to promote them back to trading. I believed that what James was doing was in my best interest. So I agreed to try out such a trade as he suggested, and he immediately brought a lady online, the first deal was done.

21. What I did not understand at the time was that, contrary to my expressed wishes, James had actually established a loan to “short” 12,000 ounces of silver, using my cash balance at Monex as collateral. If I had understood what James was doing I never would have agreed to

it. I did not want to open up a “loan” of any kind, and never wanted to put my cash balance at risk, and had made that clear to James over our years-long relationship.

22. A few days later, James called me again to place an opposite order. He was very proud and told me that I earned several thousand dollars. He said “see, this is the way to make back your losses rather than just sitting and waiting.” *See Exhibit B (Account Statements)*, pg. 51 (reflecting a profit of \$3,504).

23. From that point on, September 2015 to February 2016, James called me to recommend nearly two dozen trades in silver. Many of these were “short” trades, meaning that I was betting that the price of metal would decline. In this short five-month period, the total number and amount of transactions I did with Monex (and the amount of spread charges that the transactions generated for Monex) exceeded the previous 75 months of my relationship with them.

24. During that time, I was not aware at all that those trades were totally against my principles. James never mentioned that shorting silver was related to borrowing money. He never explained that in a short trade, the price of metal could continue to rise, so that my risk could be unlimited. He never explained that my cash balance at Monex was held as collateral for the short positions. And James never explained that if the position continued to lose value, I could lose my money entirely and I might even be forced to sell my metals at a huge loss! Knowing any of those things would have stopped me from doing this type of trade. But I never dreamed that James – the person I trusted and who knew my way of doing business for years (which was that I never wanted to borrow any money) – would hide these facts from me. On the contrary, James assured me that the trades had “no harm,” “no downside,” and I would “never be forced to sell [my] metals.”

25. The account statements were difficult to interpret and I did not immediately realize that huge loans had been put on my account. *See, e.g. Exhibit B (Account Statements), pg. 60.* I focused on the bottom-line numbers reported in the account statements. The total “equity” in the account always remained high. Further, the “Total Owned Commodity” line reflected the total purchase costs and market value of the metal in my account, which had stayed unchanged for a long time. Nothing on the statements led me to believe my account was in trouble, or that I had large loans in place.

26. I didn’t understand the other items on the statement (like “Total Indebtedness” “Borrowed commodity proceeds”) and no one explained them to me. Since they seemed not to affect my cash position and owned metals, I believed James when he said “no harm” would come to my type of account by putting on the short trades. I believed that those “short” and “long” trades were only some kind of a “paper game” that James was playing to help make up some of my losses, and promote me back to trade.

27. During all this time, I still owned positions in platinum, gold, and silver that I had established in 2011, 2012, and 2013. *See, e.g. Exhibit B (Account Statements), pg. 66.* Even when he established huge short positions, James never touched those older positions. I later realized that with both “long” and “short” positions open in my account at the same time, I was effectively betting that the price of silver would both fall and rise at the same time, which does not make sense. At the time, however, such an arrangement did not seem odd to me but, rather seemed to confirm to me that the positions I established in 2011 and 2013 were in a totally different category from the large short positions in silver James established in 2015 and 2016. The former I needed to hold until the price recovered enough to sell them without taking a loss;

the latter I thought was a “paper trade” that would be cancelled one day, and posed no risk to my account.

28. James did not call me at all since March 2016. Relying on him to manage and watch the situation, I assumed there was nothing for me to do. I did not realize that the market had been drastically moved within that time.

29. In mid-July 2016, I received a call from a Monex employee named Dwight who introduced himself as ‘colleague and friend’ of James. Dwight told me that my account was in jeopardy as the price of silver was rising and my short position of 40 units of silver (40,000 ounces) posed a big problem. Dwight told me that he had a “trading background,” and tried to convince me to make up my further losses by changing course and establishing “long” positions.

30. It was only at this point that I realized that the “short” positions James had put me in actually posed a risk to the money in my account. I was angry with James that he put me into this position. I asked to meet with James’ supervisor to complain and find a solution. I strongly believed that Monex had the responsibility not to put me into such a position with James as their employee.

31. The appointment was on July 14, 2016 at their office in Newport Beach, California. I ended up meeting only with James and Dwight. In the meeting, Dwight showed me my account situation, and tried to persuade me that only his trading strategy could save my account. I questioned James as to why he did not tell me the risk of the “short” positions, and asked how he could have put me into such a growing loan position when he knew how conservative I was. He was apologetic and kept a very low key attitude. I thought that to keep blaming him would not help as I looked for a solution to get me out of the situation. They both

said that only by reversing course and buying metal as Dwight suggested could I recover my account.

32. When I really looked Dwight's strategy, I found that he was suggesting I speculate on large amounts of silver by taking out an even larger loan, buying and selling frequently as the price rose. I realized that, after accounting for Monex's fees, interest, commissions, and its large spread charge, I would have to bet correctly 25 or 50 times in a row, in order to make my losses back. I realized that implementing Dwight's strategy would guarantee Monex significant profits from the spread charge, but was extremely risky for me and did not guarantee that I could make up my losses.

33. I felt that it was extraordinarily unfair for them to be putting me in such a position – where the only way I could make my losses back was to bet more and more and take on more and more risk. If I accepted this, I would be permitting them to change me from a conservative investor into a gambler. I felt that I couldn't permit myself to fall into the trap they were laying for me. I rejected their suggestion and instead went to Monex's management for a solution from the company. I strongly believed Monex, as the employer of James who put me into this position through his misconduct, should take the responsibility to remedy this.

34. Shortly thereafter, I spoke with James' supervisor, Mike Maroney. We discussed the long history of my trading account, including the sudden change in strategy in September 2015. I told Maroney that I would continue to take responsibility for those positions established back in 2011, 2012, and 2013, even though I was persuaded into these purchase (Except gold was my idea to buy and hold) and already lost money, but I should definitely not be responsible for the leveraged "short trades" that James put me in starting in September 2015, as James had misrepresented the true nature of the transactions and I did not understand their risks. I

suggested that Maroney pull their tape of James' Sept. 24, 2015 call to me, in which he told me about the "short" trade, assured me there was "no harm" to my account, and then we placed the first short trade.

35. What Maroney said then shocked me. He said your account is a "self-directed account" which he said means that you make your own decision and James is only a "salesman." This is first time I heard such a statement after seven years of being told that we do not need to know anything to trade, as their people - the "account representative" will DIRECT us! I trusted these "salesman" because they were presented to me as employees of Monex - a respectable investment institution, who directs, sponsors and backs up them. I never suspected that their interests might be different from ours!

36. I told Maroney of my astonishment and he said that this was all explained in the agreement we signed. Maroney then admitted that he expected few people would read those terms and understand them when they sign the agreement. I said to him, "so these words are put there only to protect your company then?" He said "yes, of course." I said that it was totally wrong for them to conduct their business by giving customers a false impression and abusing our trust. In response, Maroney said that he could not supervise and ensure every salesperson's behavior and he promised to look into my account and get back to me.

37. I started to wait for Maroney to come back with a solution to my account. Meanwhile, the price of silver kept moving up, and the huge short positions continued to lose money. By the end of July 2016, the equity in my account had dropped further, to \$202,429, meaning that by then I had lost more than half of the money that I put in. **See Exhibit B (Account Statements), pg. 65.** The leveraged short positions of 40,000 ounces of silver alone on my account showed a paper loss of \$247,947. *Id.*

38. Over the next few weeks, I kept waiting for Maroney to give me a firm answer on my request to unwind those short trades. We spoke a number of times. He kept talking about how I could “trade my way out” of the shortfall as Dwight suggested. I told him that I did not want to take any further risk and just wanted those 40 units of short taken out from my account. Maroney never said a clear “No” to my request, but always gave me hope that they were considering something. As time passed and the price of silver continued to rise and I accumulated more losses, I became more and more anxious and stressed, as this was a kind of pressure I never was prepared for.

39. By the end of August, I had still not made any progress getting the short positions off of my account. At this point, I decided to withdraw the \$220,000 of cash sitting in my account. I called Monex and requested that they send me a wire. I was extremely surprised to find out that they would not allow me to withdraw my cash which has been in my account accruing 2% interest for years. It was only then that I was told that the cash was being held as “collateral” for the “short” trades, which had now become a large amount loan on my account.

40. I called Maroney and protested about this, as James never mentioned the word “collateral” to me, but instead assured me that there was “no downside” to the trades for my account. I asked Mike Maroney what else they have not told me and what would happen if the silver price kept going up? It was then that I learned more of “downsides” to my account. Maroney said that I would be getting “equity calls” – again this was first time I heard that term. Maroney explained that an “equity call” means I have to put more cash into the account or sell my precious metals at whatever price at that time.

41. This confirmed without a doubt that what James had promised me was totally untrue. I remember clearly, when he called me to propose the “short and long” trade in

September 2015, he did not mention a word about collateral, never mentioned that I could not withdraw my cash if I entered into the trade, and never talked about the potential for “equity calls.” His reply to my question “whether I would ever be forced to sell my metals was a firm “never” and “it will never happen,” and “you never have to worry about this.” Had he mentioned any one of those words such as “collateral,” “equity call,” or if he had told me the essence of the trade he was selling was borrowing money, he knows that I would never have agreed to that type of trade. I was furious about what they did to me and I felt I had to do something serious to push Mike Maroney do something to resolve this problem.

Complaint letter with proposed solution to Management

42. I felt that my complaint and request was not being dealt with seriously, I decided to write Monex a letter to summarize my complaint. I offered to close the account, cede all the profits in the account to Monex, and take only the total of my net invested capital back with 2% interest. I felt that this was a fair and modest offer because my decision to invest with Monex was based on the false image they presented me – had I known I was working with an independent sales representative who was not acting in my best interest, and that I needed to direct all precious metals trades by myself, I would not have started this account with them. *See Exhibit C (Complaint Letter to Monex).*

43. Maroney did not reply to my letter. This led to more back-and-forth between Monex and me. As we were negotiating, I asked that my account be “frozen,” so that the short positions I never agreed to would not continue to accrue losses. Maroney pushed it to some one called Greg Walker, the head of Monex’s compliance. Same as before, it was not resulted anything.

44. I feared that I would lose even more money if I did nothing. I could not sleep. I felt helpless and depressed. I lost any hope that Monex's cold blooded management would listen to me. The agony I experienced was enormous that I felt I could not stand for this pressure any longer. I decided that even if I was forced to realize the loss, I needed to eliminate the uncertainty and search for justice later on.

45. Early in the morning on September 21, 2016, I called Monex and requested to close one of my "short" positions of 20,000 ounces of silver to reduce my overall risk. Dwight took my call. Knowing my situation, and calculating that the trade would cause me a loss of about \$100,000, he did not place the order immediately but said he needed to speak with Maroney first. After waiting an hour, I called back to ask whether the order was placed. A girl called Christina (who I later learned was the founder's granddaughter) answered the phone.

46. Unlike Maroney, she spoke kindly to me. I was extremely stressed and emotional. She tried to convince me to close *both* of my short positions and fully realize the more than \$200,000 of losses, and even agreed to help by giving me a discount if I fully closed out. She hinted to me that the market was going up every minute, which was just the fear I had, and my loss was growing every moment I delayed. She said "it is really crazy here," "I'm not pushing you. I just want to help. For your health, you'd be better off having peace of mind." I guessed that as a kind office girl, she might have heard of my story and felt sympathetic. Due to my feelings of intense anxiety and fear of uncertainty in the silver market, I appreciated what I thought was her kindness and finally said OK. She brought Maroney online again and we placed the order, immediately realizing a net loss of \$219,700, about half of my net equity contribution of \$428,500. **See Exhibit B (Account Statements), pg. 68.**

47. This money represented a significant portion of my retirement savings and my older sister's life savings. It will not just affect my retirement plan but also my responsibility to recover my sister's loss. I would rather suffer myself than having her suffering from my actions.

48. A couple hours after the trade was done, I got an email from Christina. It was then I saw that her last name was "Carabini" and when I asked she confirmed she was not an ordinary "office girl" as I had thought but rather the granddaughter of the founder of the company. (I also found it odd that I received an e-mail at all, as Monex had never previously allowed their "representatives" to use email or text to communicate with me, but she could).

49. The next day, September 22, Christina and I spoke again by phone. I was emotional and said that I was forced into taking such a loss. She said she resented the word "forced to" and said that she could reverse the trade I wished. (This offer only confirmed to me that Monex controlled their "market," and they could have cancelled out my short positions if they'd wanted to. Conversely, in my experience, real "open market" trades like stock transactions are not reversible). I again told her that I was misled by James into establishing those short positions in the first place. She said that she would personally investigate the case if all I said was true.

50. I thought I saw a possibility to resolve this issue through a girl who has special influence at Monex. I did not want to give it up. I wrote a long email over that night and compiled all of my relevant data in the hopes of helping her investigation. **See Exhibit D (Email to Christina Carabini)**. I did not receive her reply.

51. A week later, I called Christina to ask about the results of her investigation and my refund request. Her attitude had changed – she coldly said that it was out of her hands and she referred me again to Gregory Walker, the Compliance Officer of Monex. After two-weeks

more run-around from Walker, I finally lost any hope of Monex helping me. **See Exhibit E (October 3, 2016 e-mail from Greg Walker).**

52. I want to search for justice and remedy for my losses. I consulted several lawyers. I found few lawyers would even consider taking my case, and most refused immediately after hearing it would be against Monex. They pointed to me that there was an arbitration provision in the Atlas Agreement, which prevented a straightforward lawsuit and meant that it could be expensive for me to bring an action. I haven't yet decided what to do.

53. In summary, I am a long term, extremely conservative investor. My goal was to preserve my money and earn a reasonable income and gradual increase of capital over the years. I am not a gambler or short term speculator. Due to Monex misleading, I lost \$310,000 of my retirement fund (my original capital \$428,500 at July 2009, if at a modest 2% increase, it would be 497000 by Jan. 2017. Now my account value is around \$188,000). In addition, this caused serious damage to my emotion and mental health since July 2016 when I realized that I was put into a variable amount of debt position. These losses are not countable and amendable.

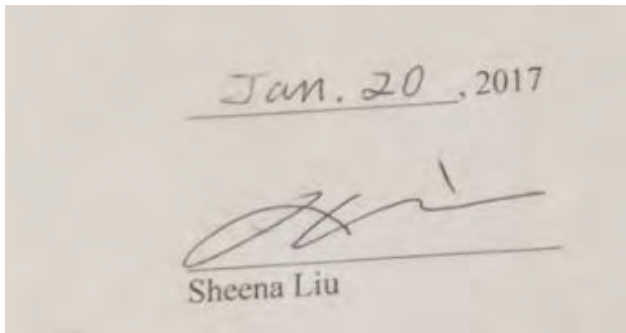
54. In hindsight, I realized that none of the people I spoke with at Monex was acting in my best interest. I now believe that Monex completely disregarded my interests by engaging in highly abusive, self-serving and reckless conduct which was solely to generate massive interests, commissions and fees for itself. If I had had the opportunity to actually evaluate the risk of the trades James put me in, I would never have traded with Monex. I have never been cheated so badly like this painful experience.

55. My trust in Monex was based on the belief that they are a registered, well-regulated investment organization. I never thought there are such 'respectable looking' investment company would not even registered or regulated! NO wonder they abused our trust

and used our ignorance, get us to sign up for the high-risk “Atlas Account” with no full explanation nor real examples. They disguised their “salesmen” as employee and have us to trust them. Then they uses those trust to put us into high-risk, leveraged trades without disclosing what they were actually doing or that my cash deposits were being put at risk. In my case, I was never explained to what these leveraged transactions truly were. On the contrary, I was repeatedly assured that there was no downside to my type of account. I now realized that Monex is actually a casino for gamblers but dangerously disguised as an investment institute.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on

A photograph of a document showing a handwritten date "Jan. 20, 2017" and a handwritten signature. Below the signature is a horizontal line, and below that is the printed name "Sheena Liu".

Jan. 20, 2017

Sheena Liu

EXHIBIT A

| P306-R014 | | | | | | | | | | TRADING HISTORY | | MX003SMW | | PAGE 1 |
|-----------|------|-------|-----------|-------|-------|---------|----|-----|--------|-----------------|------|-----------------------------|--|--------|
| 55-0 LITU | | | | | | | | | | S MX-003-IPK | | OPEN:07/02/09 STMT:07/31/16 | | |
| DATE | JNL | UNITS | COMMODITY | PRICE | COMMS | TRADE | CO | A/R | P/L | MARKET | LOSS | | | |
| 07/16/09 | PO S | 3 | SB V | 13423 | | 0316166 | H | IPK | | | | | | |
| 07/31/09 | SO F | 3- | SB V | 13771 | | 0316166 | H | IPK | | | | | | |
| 10/30/09 | PO S | 2 | SB V | 16453 | | 0330557 | H | IPK | 1,044 | | | | | |
| 11/13/09 | PO S | 2 | SB V | 17280 | | 0311163 | H | IPK | | | | | | |
| 11/27/09 | PO S | 2 | SB V | 18057 | | 0324140 | H | IPK | | | | | | |
| 12/10/09 | PO S | 2 | SB V | 17572 | | 0310398 | H | IPK | | | | | | |
| 12/11/09 | PO S | 2 | SB V | 17179 | | 0310132 | H | IPK | | | | | | |
| 01/08/10 | SO F | 2- | SB V | 18090 | | 0310398 | H | IPK | 1,036 | | | | | |
| 01/08/10 | SO F | 2- | SB V | 18090 | | 0324140 | H | IPK | 66 | | | | | |
| 01/28/10 | PO S | 3 | SB V | 16160 | | 0326919 | H | IPK | | | | | | |
| 03/31/10 | SO F | 3- | SB V | 17450 | | 0326919 | H | IPK | 3,870 | | | | | |
| 06/18/10 | SO F | 2- | SB V | 18858 | | 0310132 | H | IPK | 3,358 | | | | | |
| 06/18/10 | SO F | 2- | SB V | 18858 | | 0330557 | H | IPK | 4,810 | | | | | |
| 07/01/10 | PO S | 2 | SB V | 17901 | | 0301999 | H | IPK | | | | | | |
| 07/19/10 | SO F | 2- | SB V | 17718 | | 0311163 | H | IPK | 876 | | | | | |
| 08/25/10 | SO F | 2- | SB V | 18769 | | 0301999 | H | IPK | 1,736 | | | | | |
| 10/15/10 | PO S | 4 | SB V | 24827 | | 0315149 | H | IPK | | | | | | |
| 11/24/10 | PO S | 1 | PL V | 16594 | | 0324155 | H | IPK | | | | | | |
| 11/30/10 | SO F | 4- | SB V | 27790 | | 0315149 | H | IPK | 11,852 | | | | | |
| 01/06/11 | PO S | 2 | SB V | 29459 | | 0306116 | H | IPK | | | | | | |
| 01/20/11 | PO S | 2 | SB V | 27998 | | 0316517 | H | IPK | | | | | | |
| 02/16/11 | PO M | 1 | SB V | 30900 | | 0324510 | H | IPK | | | | | | |
| 02/24/11 | PO S | 4 | PA V | 7838 | | 0306144 | H | IPK | | | | | | |
| 02/24/11 | SO F | 2- | SB V | 31611 | | 0306116 | H | IPK | 4,304 | | | | | |
| 02/24/11 | SO F | 2- | SB V | 31611 | | 0306144 | H | IPK | 7,226 | | | | | |
| 03/15/11 | PO S | 6 | PA V | 31611 | | 0316517 | H | IPK | 711 | | | | | |
| 05/05/11 | SO F | 1- | PL V | 7100 | | 0315138 | H | IPK | | | | | | |
| 05/12/11 | PO S | 2 | SB V | 17557 | | 0324155 | H | IPK | 863 | | | | | |
| 06/03/11 | SO F | 4- | PA V | 33331 | | 0312332 | H | IPK | | | | | | |
| 06/13/11 | PO S | 1 | SB V | 7732 | | 0315138 | H | IPK | 2,528 | | | | | |
| 07/07/11 | SO F | 2- | PA V | 35885 | | 0303130 | H | IPK | | | | | | |
| 07/07/11 | SO F | 2- | SB V | 7742 | | 0315138 | H | IPK | 1,284 | | | | | |
| 07/14/11 | PO S | 1 | PL V | 36118 | | 0312332 | H | IPK | 5,574 | | | | | |
| 07/21/11 | SO F | 4- | PA V | 17784 | | 0314212 | H | IPK | | | | | | |
| 07/29/11 | PO S | 2 | PL V | 7979 | | 0324510 | H | IPK | 564 | | | | | |
| 08/04/11 | PO S | 2 | PL V | 17966 | | 0329493 | H | IPK | | | | | | |
| 08/11/11 | SO F | 2- | PL V | 17471 | | 0304788 | H | IPK | | | | | | |
| 08/18/11 | PO S | 3 | PA V | 17755 | | 0304788 | H | IPK | 568 | | | | | |
| 09/08/11 | PO S | 1 | GB V | 7626 | | 0318440 | H | IPK | | | | | | |
| 09/28/11 | PO S | 2 | GB V | 18286 | | 0308144 | H | IPK | | | | | | |
| 10/06/11 | PO S | 2 | SB V | 16130 | | 0328130 | H | IPK | | | | | | |
| 10/06/11 | SO F | 2- | SB V | 29995 | | 0328583 | H | IPK | | | | | | |
| 11/10/11 | PO S | 3 | PA V | 30764 | | 0328583 | H | IPK | 1,538 | | | | | |
| 11/21/11 | PO S | 1 | PL V | 6575 | | 0310276 | H | IPK | | | | | | |
| 12/07/11 | PO S | 1 | PL V | 15654 | | 0321186 | H | IPK | | | | | | |
| 12/13/11 | PO S | 1 | SB V | 15402 | | 0307249 | H | IPK | | | | | | |
| 02/21/12 | SO F | 3- | PA V | 7039 | | 0313113 | H | IPK | | | | | | |
| 02/21/12 | SO F | 1- | PL V | 16725 | | 0310276 | H | IPK | 1,392 | | | | | |
| 02/21/12 | SO F | 1- | PL V | 16725 | | 0307249 | H | IPK | 1,323 | | | | | |
| 03/08/12 | PO S | 1 | SB V | 34106 | | 0321186 | H | IPK | 1,071 | | | | | |
| 04/05/12 | PO S | 3 | PA V | 16603 | | 0313113 | H | IPK | 3,022 | | | | | |
| 04/05/12 | PO S | 1 | PL V | 6414 | | 0308197 | H | IPK | | | | | | |
| | | | | 16189 | | 0305105 | H | IPK | | | | | | |
| | | | | | | 0305104 | H | IPK | | | | | | |

| TRADING HISTORY | | | | | | | | | |
|-------------------------------|------|-------|-----------|-------|--------|---------|--------|-------|-------------|
| MX003SMW PAGE 3 | | | | | | | | | |
| OPEN: 07/02/09 STMT: 07/31/16 | | | | | | | | | |
| DATE | JNL | UNITS | COMMODITY | PRICE | COMMIT | TRADE | CO A/R | P/L | MARKET LOSS |
| 12/21/15 | SO B | 5- | SB V | 14196 | | 0321157 | H IPK | | |
| 12/28/15 | PO K | 5 | SB V | 14041 | | 0321157 | H IPK | 775 | |
| 01/08/16 | PO K | 5 | SB V | 14031 | | 0308120 | H IPK | 625 | |
| 01/08/16 | SO B | 5- | SB V | 14156 | | 0308120 | H IPK | | |
| 01/13/16 | SO B | 10- | SB V | 14057 | | 0313188 | H IPK | | |
| 01/14/16 | PO K | 10- | SB V | 13900 | | 0313188 | H IPK | | |
| 01/19/16 | SO B | 20- | SB V | 14027 | | 0313188 | H IPK | 1,570 | |
| 01/26/16 | SO F | 5- | SB V | 14434 | | 0319159 | H IPK | | |
| 01/26/16 | SO B | 10- | SB V | 14434 | | 0316110 | H IPK | 350 | |
| 01/28/16 | PO K | 10- | SB V | 14354 | | 0326197 | H IPK | | |
| 02/03/16 | SO B | 20- | SB V | 14602 | | 0326197 | H IPK | 800 | |
| 02/12/16 | SO F | 10- | SB V | 15664 | | 0303194 | H IPK | | |
| | | | | | | 0306108 | H IPK | 5,540 | |

b) if like James said he directed me to "buy" when price is at 154, then why he have me sold it? This certainly increases further of the risk of 'short'?

EXHIBIT B

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JULY 31, 2011 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 53,698.01CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 07/07/11 | 312332 | SOLD | 2 | 1000 OUNCES SILVER 05/12/11 PROFIT \$5,574.00 | 72,236.00 | |
| 07/07/11 | 315138 | SOLD | 2 | 10 OUNCES PALLADIUM 03/15/11 PROFIT \$1,284.00 | 15,484.00 | |
| 07/14/11 | 314212 | PURCHASED | 1 | 10 OUNCES PLATINUM | (17,784.00) | |
| 07/21/11 | 324510 | SOLD | 4 | 10 OUNCES PALLADIUM 02/24/11 PROFIT \$564.00 | 31,916.00 | |
| 07/29/11 | 329493 | PURCHASED | 2 | 10 OUNCES PLATINUM | (35,932.00) | |
| 07/31/11 | | | | INT. & LEASE CREDITS | 207.09 | |
| 07/31/11 | | | | SERVICE FEE | (15.00) | |
| | | | | BALANCE MONTH-END | 119,810.10CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 39,789.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 17,686.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 35,372.00 |
| | | | | TOTAL OWNED COMMODITY | 89,601.00 | 92,847.00 |
| 07/31/11 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 119,810.10CR | |
| | | | | TOTAL INDEBTEDNESS | 119,810.10CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 92,847.00 | |
| | | | | EQUITY | 212,657.10 | 229.0% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

EFFECTIVE: 08/01/11
 ANNUAL LOAN RATES
 CHARGED: 5.90%
 CREDITED: 2.00%

SILVER
(2.00%)GOLD
(2.00%)PLATINUM
(2.00%)PALLADIUM
0.00%

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,374.00 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (209.50) | 23,054.00 |

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| AUGUST 31, 2011 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|--|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 119,810.10CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 08/04/11 | 304788 | PURCHASED | 2 | 10 OUNCES PLATINUM | (34,942.00) | |
| 08/11/11 | 304788 | SOLD | 2 | 10 OUNCES PLATINUM 08/04/11 PROFIT \$568.00 | 35,510.00 | |
| 08/18/11 | 318440 | PURCHASED | 3 | 10 OUNCES PALLADIUM | (22,878.00) | |
| 08/31/11 | | | | INT. & LEASE CREDITS | 173.19 | |
| 08/31/11 | | | | SERVICE FEE | (25.50) | |
| | | | | BALANCE MONTH-END | 97,647.79CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 41,336.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 18,379.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 36,758.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 23,343.00 |
| | | | | TOTAL OWNED COMMODITY | 112,479.00 | 119,816.00 |
| 08/31/11 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 97,647.79CR | |
| | | | | TOTAL INDEBTEDNESS | 97,647.79CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 119,816.00 | |
| | | | | EQUITY | 217,463.79 | 181.5% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE
EFFECTIVE: 09/01/11
ANNUAL LOAN RATES
CHARGED: 5.90%
CREDITED: 2.00%

| | | | |
|-------------------|-----------------|---------------------|--------------------|
| SILVER (2.00%) | GOLD (2.00%) | PLATINUM (2.00%) | PALLADIUM 0.00% |
|-------------------|-----------------|---------------------|--------------------|

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,547.19 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (235.00) | 23,622.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| SEPTEMBER 30, 2011 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 97,647.79CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 09/08/11 | 308144 | PURCHASED | 1 | 10 OUNCES GOLD | (18,286.00) | |
| 09/12/11 | | | | CASH RECEIPT | 150,000.00 | |
| 09/28/11 | 328130 | PURCHASED | 2 | 10 OUNCES GOLD | (32,260.00) | |
| 09/28/11 | 328583 | PURCHASED | 2 | 1000 OUNCES SILVER | (59,990.00) | |
| 09/30/11 | | | | INT. & LEASE CREDITS | 278.50 | |
| 09/30/11 | | | | SERVICE FEE | (42.00) | |
| | | | | BALANCE MONTH-END | 137,348.29CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 29,812.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,080.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 30,160.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 18,207.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 16,098.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 32,196.00 |
| 09/28/11 | 328583 | STP/LMT-ORD SEL | -2 | 1000 OUNCES SILVER | | |
| 09/28/11 | 328583 | OWNED | 2 | 1000 OUNCES SILVER | 59,990.00 | 59,624.00 |
| | | | | TOTAL OWNED COMMODITY | 223,015.00 | 201,177.00 |
| 09/30/11 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 137,348.29CR | |
| | | | | TOTAL INDEBTEDNESS | 137,348.29CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 201,177.00 | |
| | | | | EQUITY | 338,525.29 | 168.3% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE
EFFECTIVE: 10/01/11
ANNUAL LOAN RATES
CHARGED: 5.90%
CREDITED: 2.00%

| SILVER | GOLD | PLATINUM | PALLADIUM |
|---------|---------|----------|-----------|
| (2.00%) | (2.00%) | (2.00%) | 0.00% |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,825.69 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (277.00) | 23,622.00 |

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| OCTOBER 31, 2011 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|-------------|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 137,348.29CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 10/06/11 | 328583 | SOLD | 2 | 1000 OUNCES SILVER 09/28/11 | 61,528.00 | |
| 10/31/11 | | | | PROFIT \$1,538.00 | | |
| 10/31/11 | | | | INT. & LEASE CREDITS | 321.05 | |
| | | | | SERVICE FEE | (33.00) | |
| | | | | BALANCE MONTH-END | 199,164.34CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 34,166.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,942.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 31,884.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 19,335.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 17,111.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 34,222.00 |
| 10/06/11 | 306831 | LMT-ORD PUR | 3 | 10 OUNCES PALLADIUM | | |
| 10/06/11 | 306832 | LMT-ORD PUR | 2 | 1000 OUNCES SILVER | | |
| 10/06/11 | 306833 | LMT-ORD PUR | 3 | 10 OUNCES PLATINUM | | |
| | | | | TOTAL OWNED COMMODITY | 163,025.00 | 152,660.00 |
| 10/31/11 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 199,164.34CR | |
| | | | | TOTAL INDEBTEDNESS | 199,164.34CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 152,660.00 | |
| | | | | EQUITY | 351,824.34 | 230.5% |
| PAGE 1 OF 1 | | | | | | |

PLEASE NOTE

EFFECTIVE: 11/01/11

| ANNUAL LOAN RATES | SILVER | GOLD | PLATINUM | PALLADIUM |
|-------------------|---------|---------|----------|-----------|
| CHARGED: 5.90% | (2.00%) | (2.00%) | (2.00%) | |
| CREDITED: 2.00% | | | | 0.00% |

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,146.74 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (310.00) | 25,160.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| NOVEMBER 30, 2011 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 199,164.34CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 11/10/11 | 310276 | PURCHASED | 3 | 10 OUNCES PALLADIUM | (19,725.00) | |
| 11/21/11 | 321186 | PURCHASED | 1 | 10 OUNCES PLATINUM | (15,654.00) | |
| 11/30/11 | | | | INT. & LEASE CREDITS | 296.02 | |
| 11/30/11 | | | | SERVICE FEE | (47.00) | |
| | | | | BALANCE MONTH-END | 164,034.36CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 32,480.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,457.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 30,914.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 18,177.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 17,329.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 34,658.00 |
| 11/10/11 | 310276 | OWNED | 3 | 10 OUNCES PALLADIUM | 19,725.00 | 18,177.00 |
| 11/21/11 | 321186 | OWNED | 1 | 10 OUNCES PLATINUM | 15,654.00 | 15,457.00 |
| 11/21/11 | 321825 | LMT-ORD PUR | 1 | 1000 OUNCES SILVER | | |
| | | | | TOTAL OWNED COMMODITY | 198,404.00 | 182,649.00 |
| 11/30/11 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 164,034.36CR | |
| | | | | TOTAL INDEBTEDNESS | 164,034.36CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 182,649.00 | |
| | | | | EQUITY | 346,683.36 | 189.8% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

EFFECTIVE:

12/01/11

| ANNUAL LOAN RATES | SILVER | GOLD | PLATINUM | PALLADIUM |
|-------------------|--------|---------|----------|-----------|
| CHARGED: | 5.90% | (2.00%) | (2.00%) | |
| CREDITED: | 2.00% | | | 0.00% |

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,442.76 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (357.00) | 25,160.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| DECEMBER 31, 2011 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 164,034.36CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 12/07/11 | 307249 | PURCHASED | 1 | 10 OUNCES PLATINUM | (15,402.00) | |
| 12/13/11 | 313113 | PURCHASED | 1 | 1000 OUNCES SILVER | (31,084.00) | |
| 12/31/11 | | | | INT. & LEASE CREDITS | 225.14 | |
| 12/31/11 | | | | SERVICE FEE | (55.00) | |
| | | | | BALANCE MONTH-END | 117,718.50CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 27,600.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 13,842.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 27,684.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 19,365.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 15,552.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 31,104.00 |
| 11/10/11 | 310276 | OWNED | 3 | 10 OUNCES PALLADIUM | 19,725.00 | 19,365.00 |
| 11/21/11 | 321186 | OWNED | 1 | 10 OUNCES PLATINUM | 15,654.00 | 13,842.00 |
| 12/07/11 | 307249 | OWNED | 1 | 10 OUNCES PLATINUM | 15,402.00 | 13,842.00 |
| 12/13/11 | 313113 | OWNED | 1 | 1000 OUNCES SILVER | 31,084.00 | 27,600.00 |
| | | | | TOTAL OWNED COMMODITY | 244,890.00 | 209,796.00 |
| 12/31/11 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 117,718.50CR | |
| | | | | TOTAL INDEBTEDNESS | 117,718.50CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 209,796.00 | |
| | | | | EQUITY | 327,514.50 | 156.1% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

EFFECTIVE: 01/01/12
 ANNUAL LOAN RATES
 CHARGED: 5.90%
 CREDITED: 2.00%

| | | | |
|-------------------|-----------------|---------------------|--------------------|
| SILVER (2.00%) | GOLD (2.00%) | PLATINUM (2.00%) | PALLADIUM 0.00% |
|-------------------|-----------------|---------------------|--------------------|

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,667.90 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (412.00) | 25,160.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JANUARY 31, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 01/31/12 | | | | BALANCE FORWARD | 117,718.50CR | |
| 01/31/12 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 199.95 | |
| | | | | SERVICE FEE | (55.00) | |
| | | | | BALANCE MONTH-END | 117,863.45CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 32,966.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,744.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 31,488.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 20,403.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 17,230.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 34,460.00 |
| 11/10/11 | 310276 | OWNED | 3 | 10 OUNCES PALLADIUM | 19,725.00 | 20,403.00 |
| 11/21/11 | 321186 | OWNED | 1 | 10 OUNCES PLATINUM | 15,654.00 | 15,744.00 |
| 12/07/11 | 307249 | OWNED | 1 | 10 OUNCES PLATINUM | 15,402.00 | 15,744.00 |
| 12/13/11 | 313113 | OWNED | 1 | 1000 OUNCES SILVER | 31,084.00 | 32,966.00 |
| | | | | TOTAL OWNED COMMODITY | 244,890.00 | 237,148.00 |
| 01/31/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 117,863.45CR | |
| | | | | TOTAL INDEBTEDNESS | 117,863.45CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 237,148.00 | |
| | | | | EQUITY | 355,011.45 | 149.7% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

EFFECTIVE: 02/01/12
 ANNUAL LOAN RATES
 CHARGED: 5.90%
 CREDITED: 2.00%

SILVER (2.00%)
 GOLD (2.00%)
 PLATINUM (2.00%)
 PALLADIUM 0.00%

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 199.95 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (55.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| FEBRUARY 29, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 117,863.45CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 02/21/12 | 307249 | SOLD | 1 | 10 OUNCES PLATINUM 12/07/11 PROFIT \$1,323.00 | 16,725.00 | |
| 02/21/12 | 310276 | SOLD | 3 | 10 OUNCES PALLADIUM 11/10/11 PROFIT \$1,392.00 | 21,117.00 | |
| 02/21/12 | 313113 | SOLD | 1 | 1000 OUNCES SILVER 12/13/11 PROFIT \$3,022.00 | 34,106.00 | |
| 02/21/12 | 321186 | SOLD | 1 | 10 OUNCES PLATINUM 11/21/11 PROFIT \$1,071.00 | 16,725.00 | |
| 02/29/12 | | | | INT. & LEASE CREDITS | 231.08 | |
| 02/29/12 | | | | SERVICE FEE | (33.00) | |
| | | | | BALANCE MONTH-END | 206,734.53CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 34,315.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 16,675.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 33,350.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 20,937.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 16,972.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 33,944.00 |
| | | | | TOTAL OWNED COMMODITY | 163,025.00 | 156,193.00 |
| 02/29/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 206,734.53CR | |
| | | | | TOTAL INDEBTEDNESS | 206,734.53CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 156,193.00 | |
| | | | | EQUITY | 362,927.53 | 232.4% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

EFFECTIVE: 03/01/12
 ANNUAL LOAN RATES
 CHARGED: 5.90%
 CREDITED: 2.00%

SILVER
(2.00%)GOLD
(2.00%)PLATINUM
(2.00%)PALLADIUM
0.00%

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 431.03 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (88.00) | 6,808.00 |

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| MARCH 31, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 206,734.53CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 03/08/12 | 308197 | PURCHASED | 1 | 10 OUNCES PLATINUM | (16,603.00) | |
| 03/31/12 | | | | INT. & LEASE CREDITS | 329.39 | |
| 03/31/12 | | | | SERVICE FEE | (36.50) | |
| | | | | BALANCE MONTH-END | 190,424.42CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 32,192.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 16,180.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 32,360.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 19,365.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 16,565.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 33,130.00 |
| 03/08/12 | 308197 | OWNED | 1 | 10 OUNCES PLATINUM | 16,603.00 | 16,180.00 |
| | | | | TOTAL OWNED COMMODITY | 179,628.00 | 165,972.00 |
| 03/31/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 190,424.42CR | |
| | | | | TOTAL INDEBTEDNESS | 190,424.42CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 165,972.00 | |
| | | | | EQUITY | 356,396.42 | 214.7% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

EFFECTIVE:

04/01/12

| | | | | |
|-------------------|--------|---------|----------|-----------|
| ANNUAL LOAN RATES | SILVER | GOLD | PLATINUM | PALLADIUM |
| CHARGED: | 5.90% | (2.00%) | (2.00%) | |
| CREDITED: | 2.00% | | | 0.00% |

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 760.42 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (124.50) | 6,808.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| APRIL 30, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|--|--------------------|------------------|-------|------------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 190,424.42CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 04/05/12 | 305103 | PURCHASED | 1 | 1000 OUNCES SILVER | (31,619.00) | |
| 04/05/12 | 305104 | PURCHASED | 1 | 10 OUNCES PLATINUM | (16,189.00) | |
| 04/05/12 | 305105 | PURCHASED | 3 | 10 OUNCES PALLADIUM | (19,242.00) | |
| 04/27/12 | 305105 | SOLD | 3 | 10 OUNCES PALLADIUM 04/05/12 | 20,226.00 | |
| | | | | PROFIT \$984.00 | | |
| 04/30/12 | | | | INT. & LEASE CREDITS | 221.92 | |
| 04/30/12 | | | | SERVICE FEE | (44.50) | |
| | | | | BALANCE MONTH-END | 143,777.84CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 30,705.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,566.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 31,132.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 20,256.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 16,515.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 33,030.00 |
| 03/08/12 | 308197 | OWNED | 1 | 10 OUNCES PLATINUM | 16,603.00 | 15,566.00 |
| 04/05/12 | 305103 | OWNED | 1 | 1000 OUNCES SILVER | 31,619.00 | 30,705.00 |
| 04/05/12 | 305104 | OWNED | 1 | 10 OUNCES PLATINUM | 16,189.00 | 15,566.00 |
| | | | | TOTAL OWNED COMMODITY | 227,436.00 | 209,041.00 |
| 04/30/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 143,777.84CR | |
| | | | | TOTAL INDEBTEDNESS | 143,777.84CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 209,041.00 | |
| | | | | EQUITY | 352,818.84 | 168.8% |
| | | | | PAGE 1 OF 1 | | |
| PLEASE NOTE EFFECTIVE: 05/01/12 ANNUAL LOAN RATES CHARGED: 5.90% CREDITED: 2.00% | | | | | YEAR TO DATE SUMMARY | |
| SILVER (2.00%) GOLD (2.00%) PLATINUM (2.00%) PALLADIUM 0.00% | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | 0.00 | 982.34 |
| | | | | | SERVICE FEES | REALIZED PROFIT (LOSS) |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | (169.00) | 7,792.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| MAY 31, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 143,777.84CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 05/08/12 | 308170 | PURCHASED | 3 | 10 OUNCES PALLADIUM | (18,939.00) | |
| 05/10/12 | 310273 | PURCHASED | 1 | 1000 OUNCES SILVER | (29,269.00) | |
| 05/10/12 | 310274 | PURCHASED | 1 | 10 OUNCES PLATINUM | (14,998.00) | |
| 05/24/12 | | | | CASH RECEIPT | 100,000.00 | |
| 05/30/12 | 330168 | PURCHASED | 1 | 10 OUNCES PLATINUM | (14,100.00) | |
| 05/31/12 | | | | INT. & LEASE CREDITS | 208.16 | |
| 05/31/12 | | | | SERVICE FEE | (66.50) | |
| | | | | BALANCE MONTH-END | 166,613.50CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 27,581.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,030.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,060.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 18,177.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 15,513.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 31,026.00 |
| 03/08/12 | 308197 | OWNED | 1 | 10 OUNCES PLATINUM | 16,603.00 | 14,030.00 |
| 04/05/12 | 305103 | OWNED | 1 | 1000 OUNCES SILVER | 31,619.00 | 27,581.00 |
| 04/05/12 | 305104 | OWNED | 1 | 10 OUNCES PLATINUM | 16,189.00 | 14,030.00 |
| 05/08/12 | 308170 | OWNED | 3 | 10 OUNCES PALLADIUM | 18,939.00 | 18,177.00 |
| 05/10/12 | 310273 | OWNED | 1 | 1000 OUNCES SILVER | 29,269.00 | 27,581.00 |
| 05/10/12 | 310274 | OWNED | 1 | 10 OUNCES PLATINUM | 14,998.00 | 14,030.00 |
| 05/30/12 | 330168 | OWNED | 1 | 10 OUNCES PLATINUM | 14,100.00 | 14,030.00 |
| 05/30/12 | 330906 | LMT-ORD PUR | 2 | 10 OUNCES PLATINUM | | |
| | | | | TOTAL OWNED COMMODITY | 304,742.00 | 263,846.00 |
| 05/31/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 166,613.50CR | |
| | | | | TOTAL INDEBTEDNESS | 166,613.50CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 263,846.00 | |
| | | | | EQUITY | 430,459.50 | 163.2% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE
EFFECTIVE 06/01/12
LOAN BALANCE
FREE CREDIT BALANCE
SILVER LEASE
GOLD LEASE
PLATINUM LEASE
PALLADIUM LEASE
EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14%
REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

CURRENT

CHARGE CREDIT
5.9% 2.0%
2.0%
2.0%
2.0%
0.0%

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,190.50 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (235.50) | 7,792.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JUNE 30, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 166,613.50CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 06/21/12 | 321348 | PURCHASED | 2 | 1000 OUNCES SILVER | (54,170.00) | |
| 06/30/12 | | | | INT. & LEASE CREDITS | 244.20 | |
| 06/30/12 | | | | SERVICE FEE | (73.00) | |
| | | | | BALANCE MONTH-END | 112,614.70CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 27,320.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,337.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,674.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 17,256.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 15,900.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 31,800.00 |
| 03/08/12 | 308197 | OWNED | 1 | 10 OUNCES PLATINUM | 16,603.00 | 14,337.00 |
| 04/05/12 | 305103 | OWNED | 1 | 1000 OUNCES SILVER | 31,619.00 | 27,320.00 |
| 04/05/12 | 305104 | OWNED | 1 | 10 OUNCES PLATINUM | 16,189.00 | 14,337.00 |
| 05/08/12 | 308170 | OWNED | 3 | 10 OUNCES PALLADIUM | 18,939.00 | 17,256.00 |
| 05/10/12 | 310273 | OWNED | 1 | 1000 OUNCES SILVER | 29,269.00 | 27,320.00 |
| 05/10/12 | 310274 | OWNED | 1 | 10 OUNCES PLATINUM | 14,998.00 | 14,337.00 |
| 05/30/12 | 330168 | OWNED | 1 | 10 OUNCES PLATINUM | 14,100.00 | 14,337.00 |
| 06/21/12 | 321348 | OWNED | 2 | 1000 OUNCES SILVER | 54,170.00 | 54,640.00 |
| | | | | TOTAL OWNED COMMODITY | 358,912.00 | 319,171.00 |
| 06/30/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 112,614.70CR | |
| | | | | TOTAL INDEBTEDNESS | 112,614.70CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 319,171.00 | |
| | | | | EQUITY | 431,785.70 | 135.3% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE
EFFECTIVE 07/01/12
LOAN BALANCE
FREE CREDIT BALANCE
SILVER LEASE
GOLD LEASE
PLATINUM LEASE
PALLADIUM LEASE
EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14%
REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

CURRENT
CHARGE 5.9%
CREDIT 2.0%

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,434.70 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (308.50) | 7,792.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JULY 31, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|--|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 112,614.70CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 07/03/12 | 321348 | SOLD | 2 | 1000 OUNCES SILVER 06/21/12 PROFIT \$1,958.00 | 56,128.00 | |
| 07/03/12 | 330168 | SOLD | 1 | 10 OUNCES PLATINUM 05/30/12 PROFIT \$633.00 | 14,733.00 | |
| 07/31/12 | | | | INT. & LEASE CREDITS | 303.79 | |
| 07/31/12 | | | | SERVICE FEE | (60.00) | |
| | | | | BALANCE MONTH-END | 183,719.49CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 27,677.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,010.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,020.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 17,493.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 15,989.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 31,978.00 |
| 03/08/12 | 308197 | OWNED | 1 | 10 OUNCES PLATINUM | 16,603.00 | 14,010.00 |
| 04/05/12 | 305103 | OWNED | 1 | 1000 OUNCES SILVER | 31,619.00 | 27,677.00 |
| 04/05/12 | 305104 | OWNED | 1 | 10 OUNCES PLATINUM | 16,189.00 | 14,010.00 |
| 05/08/12 | 308170 | OWNED | 3 | 10 OUNCES PALLADIUM | 18,939.00 | 17,493.00 |
| 05/10/12 | 310273 | OWNED | 1 | 1000 OUNCES SILVER | 29,269.00 | 27,677.00 |
| 05/10/12 | 310274 | OWNED | 1 | 10 OUNCES PLATINUM | 14,998.00 | 14,010.00 |
| | | | | TOTAL OWNED COMMODITY | 290,642.00 | 250,044.00 |
| 07/31/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 183,719.49CR | |
| | | | | TOTAL INDEBTEDNESS | 183,719.49CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 250,044.00 | |
| | | | | EQUITY | 433,763.49 | 173.5% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE
EFFECTIVE 08/01/12
LOAN BALANCE
FREE CREDIT BALANCE
SILVER LEASE
GOLD LEASE
PLATINUM LEASE
PALLADIUM LEASE
EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14%
REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

CURRENT
CHARGE 5.9%
CREDIT 2.0%

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,738.49 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (368.50) | 10,383.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| AUGUST 31, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|--|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 183,719.49CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 08/13/12 | 313174 | PURCHASED | 1 | 10 OUNCES PLATINUM | (14,009.00) | |
| 08/22/12 | 313174 | SOLD | 1 | 10 OUNCES PLATINUM 08/13/12 PROFIT \$1,051.00 | 15,060.00 | |
| 08/23/12 | 310273 | SOLD | 1 | 1000 OUNCES SILVER 05/10/12 PROFIT \$997.00 | 30,266.00 | |
| 08/31/12 | | | | INT. & LEASE CREDITS | 320.68 | |
| 08/31/12 | | | | SERVICE FEE | (55.00) | |
| | | | | BALANCE MONTH-END | 215,302.17CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 31,119.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,229.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 30,458.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 18,621.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 16,724.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 33,448.00 |
| 03/08/12 | 308197 | OWNED | 1 | 10 OUNCES PLATINUM | 16,603.00 | 15,229.00 |
| 04/05/12 | 305103 | OWNED | 1 | 1000 OUNCES SILVER | 31,619.00 | 31,119.00 |
| 04/05/12 | 305104 | OWNED | 1 | 10 OUNCES PLATINUM | 16,189.00 | 15,229.00 |
| 05/08/12 | 308170 | OWNED | 3 | 10 OUNCES PALLADIUM | 18,939.00 | 18,621.00 |
| 05/10/12 | 310274 | OWNED | 1 | 10 OUNCES PLATINUM | 14,998.00 | 15,229.00 |
| | | | | TOTAL OWNED COMMODITY | 261,373.00 | 241,026.00 |
| 08/31/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 215,302.17CR | |
| | | | | TOTAL INDEBTEDNESS | 215,302.17CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 241,026.00 | |
| | | | | EQUITY | 456,328.17 | 189.3% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | CURRENT | | EFFECTIVE 08/31/2012 | | YEAR TO DATE SUMMARY | |
|--|---------|--------|----------------------|--------|----------------------|------------------------|
| | CHARGE | CREDIT | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | 5.9% | | | | | |
| FREE CREDIT BALANCE | | 2.0% | | | | |
| SILVER LEASE | 2.0% | | 0.0% | | | |
| GOLD LEASE | 2.0% | | 0.0% | | | |
| PLATINUM LEASE | 2.0% | | 0.0% | | | |
| PALLADIUM LEASE | 0.0% | | | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | | |
| | | | | | SERVICE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (423.50) | 12,431.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| SEPTEMBER 30, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 215,302.17CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 09/06/12 | 305103 | SOLD | 1 | 1000 OUNCES SILVER 04/05/12 PROFIT \$740.00 | 32,359.00 | |
| 09/06/12 | 310274 | SOLD | 1 | 10 OUNCES PLATINUM 05/10/12 PROFIT \$716.00 | 15,714.00 | |
| 09/17/12 | 308170 | SOLD | 3 | 10 OUNCES PALLADIUM 05/08/12 PROFIT \$1,524.00 | 20,463.00 | |
| 09/19/12 | 319154 | PURCHASED | 1 | 10 OUNCES PLATINUM | (16,522.00) | |
| 09/20/12 | 320175 | PURCHASED | 1 | 10 OUNCES PLATINUM | (16,310.00) | |
| 09/30/12 | | | | INT. & LEASE CREDITS | 414.73 | |
| 09/30/12 | | | | SERVICE FEE | (44.00) | |
| | | | | BALANCE MONTH-END | 251,376.90CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 34,254.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 16,477.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 32,954.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 19,038.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 17,587.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 35,174.00 |
| 03/08/12 | 308197 | OWNED | 1 | 10 OUNCES PLATINUM | 16,603.00 | 16,477.00 |
| 04/05/12 | 305104 | OWNED | 1 | 10 OUNCES PLATINUM | 16,189.00 | 16,477.00 |
| 09/19/12 | 319154 | OWNED | 1 | 10 OUNCES PLATINUM | 16,522.00 | 16,477.00 |
| 09/20/12 | 320175 | OWNED | 1 | 10 OUNCES PLATINUM | 16,310.00 | 16,477.00 |
| | | | | TOTAL OWNED COMMODITY | 228,649.00 | 221,392.00 |
| 09/30/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 251,376.90CR | |
| | | | | TOTAL INDEBTEDNESS | 251,376.90CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 221,392.00 | |
| | | | | EQUITY | 472,768.90 | 213.5% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT CHARGE | CREDIT |
|--|-------------------|--------|
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,473.90 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (467.50) | 15,411.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| OCTOBER 31, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|--|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 251,376.90CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 10/03/12 | 305104 | SOLD | 1 | 10 OUNCES PLATINUM 04/05/12 PROFIT \$447.00 | 16,636.00 | |
| 10/03/12 | 320175 | SOLD | 1 | 10 OUNCES PLATINUM 09/20/12 PROFIT \$326.00 | 16,636.00 | |
| 10/15/12 | 315310 | PURCHASED | 1 | 1000 OUNCES SILVER | (33,032.00) | |
| 10/17/12 | | | | CASH RECEIPT | 50,000.00 | |
| 10/17/12 | | | | CASH RECEIPT | 35,000.00 | |
| 10/17/12 | | | | RETURNED CHECK | (50,000.00) | |
| 10/31/12 | | | | INT. & LEASE CREDITS | 491.62 | |
| 10/31/12 | | | | SERVICE FEE | (43.00) | |
| | | | | BALANCE MONTH-END | 287,065.52CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 32,012.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,576.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 31,152.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 18,027.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 17,061.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 34,122.00 |
| 03/08/12 | 308197 | OWNED | 1 | 10 OUNCES PLATINUM | 16,603.00 | 15,576.00 |
| 09/19/12 | 319154 | OWNED | 1 | 10 OUNCES PLATINUM | 16,522.00 | 15,576.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 32,012.00 |
| | | | | TOTAL OWNED COMMODITY | 229,182.00 | 211,114.00 |
| 10/31/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 287,065.52CR | |
| | | | | TOTAL INDEBTEDNESS | 287,065.52CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 211,114.00 | |
| | | | | EQUITY | 498,179.52 | 236.0% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT CHARGE | CREDIT |
|--|-------------------|--------|
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,965.52 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (510.50) | 16,184.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| NOVEMBER 30, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 11/30/12 | | | | BALANCE FORWARD | 287,065.52CR | |
| 11/30/12 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 471.90 | |
| | | | | SERVICE FEE | (43.00) | |
| | | | | BALANCE MONTH-END | 287,494.42CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 33,133.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,863.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 31,726.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 20,286.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 17,011.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 34,022.00 |
| 03/08/12 | 308197 | OWNED | 1 | 10 OUNCES PLATINUM | 16,603.00 | 15,863.00 |
| 09/19/12 | 319154 | OWNED | 1 | 10 OUNCES PLATINUM | 16,522.00 | 15,863.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 33,133.00 |
| | | | | TOTAL OWNED COMMODITY | 229,182.00 | 216,900.00 |
| 11/30/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 287,494.42CR | |
| | | | | TOTAL INDEBTEDNESS | 287,494.42CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 216,900.00 | |
| | | | | EQUITY | 504,394.42 | 232.6% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT CHARGE | CREDIT |
|--|-------------------|--------|
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 3,437.42 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (553.50) | 16,184.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| DECEMBER 31, 2012 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 12/31/12 | | | | BALANCE FORWARD | 287,494.42CR | |
| 12/31/12 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 488.25 | |
| | | | | SERVICE FEE | (43.00) | |
| | | | | BALANCE MONTH-END | 287,939.67CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 30,028.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,256.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 30,512.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 20,850.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 16,644.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 33,288.00 |
| 03/08/12 | 308197 | OWNED | 1 | 10 OUNCES PLATINUM | 16,603.00 | 15,256.00 |
| 09/19/12 | 319154 | OWNED | 1 | 10 OUNCES PLATINUM | 16,522.00 | 15,256.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 30,028.00 |
| 12/28/12 | 328143 | LMT-ORD PUR | 2 | 1000 OUNCES SILVER | | |
| 12/28/12 | 328144 | LMT-ORD PUR | 2 | 10 OUNCES PLATINUM | | |
| | | | | TOTAL OWNED COMMODITY | 229,182.00 | 207,118.00 |
| 12/31/12 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 287,939.67CR | |
| | | | | TOTAL INDEBTEDNESS | 287,939.67CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 207,118.00 | |
| | | | | EQUITY | 495,057.67 | 239.0% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT CHARGE | CREDIT |
|--|-------------------|--------|
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 3,925.67 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (596.50) | 16,184.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JANUARY 31, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|--|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 287,939.67CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 01/25/13 | 308197 | SOLD | 1 | 10 OUNCES PLATINUM 03/08/12 PROFIT \$210.00 | 16,813.00 | |
| 01/25/13 | 319154 | SOLD | 1 | 10 OUNCES PLATINUM 09/19/12 PROFIT \$291.00 | 16,813.00 | |
| 01/28/13 | 328258 | PURCHASED | 1 | 1000 OUNCES SILVER | (31,026.00) | |
| 01/31/13 | | | | INT. & LEASE CREDITS | 489.74 | |
| 01/31/13 | | | | SERVICE FEE | (42.00) | |
| | | | | BALANCE MONTH-END | 290,987.41CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 31,099.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 16,604.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 33,208.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 22,068.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 16,475.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 32,950.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 31,099.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 31,099.00 |
| | | | | TOTAL OWNED COMMODITY | 227,083.00 | 214,602.00 |
| 01/31/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 290,987.41CR | |
| | | | | TOTAL INDEBTEDNESS | 290,987.41CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 214,602.00 | |
| | | | | EQUITY | 505,589.41 | 235.6% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT | |
|--|---------|--------|
| CHARGE | | CREDIT |
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 489.74 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (42.00) | 501.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████-455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| FEBRUARY 28, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 02/28/13 | | | | BALANCE FORWARD | 290,987.41CR | |
| 02/28/13 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 446.32 | |
| | | | | SERVICE FEE | (42.00) | |
| | | | | BALANCE MONTH-END | 291,391.73CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 28,212.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,722.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 31,444.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 21,741.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 15,662.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 31,324.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 28,212.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 28,212.00 |
| | | | | TOTAL OWNED COMMODITY | 227,083.00 | 200,529.00 |
| 02/28/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 291,391.73CR | |
| | | | | TOTAL INDEBTEDNESS | 291,391.73CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 200,529.00 | |
| | | | | EQUITY | 491,920.73 | 245.3% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT CHARGE | CREDIT |
|--|-------------------|--------|
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 936.06 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (84.00) | 501.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████-455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| MARCH 31, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 03/31/13 | | | | BALANCE FORWARD | 291,391.73CR | |
| 03/31/13 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 495.07 | |
| | | | | SERVICE FEE | (42.00) | |
| | | | | BALANCE MONTH-END | 291,844.80CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 28,074.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,593.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 31,186.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 22,869.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 15,840.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 31,680.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 28,074.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 28,074.00 |
| | | | | TOTAL OWNED COMMODITY | 227,083.00 | 201,390.00 |
| 03/31/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 291,844.80CR | |
| | | | | TOTAL INDEBTEDNESS | 291,844.80CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 201,390.00 | |
| | | | | EQUITY | 493,234.80 | 244.9% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT | CREDIT |
|--|---------|--------|
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,431.13 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (126.00) | 501.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| APRIL 30, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 291,844.80CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 04/05/13 | 305425 | PURCHASED | 2 | 1000 OUNCES SILVER | (55,016.00) | |
| 04/05/13 | 305427 | PURCHASED | 2 | 10 OUNCES PLATINUM | (31,010.00) | |
| 04/05/13 | 305428 | PURCHASED | 7 | 10 OUNCES PALLADIUM | (51,331.00) | |
| 04/30/13 | | | | INT. & LEASE CREDITS | 284.18 | |
| 04/30/13 | | | | SERVICE FEE | (79.00) | |
| | | | | BALANCE MONTH-END | 154,692.98CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 23,955.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,932.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 29,864.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 20,751.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 14,622.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 29,244.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 23,955.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 23,955.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 47,910.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 29,864.00 |
| 04/05/13 | 305428 | OWNED | 7 | 10 OUNCES PALLADIUM | 51,331.00 | 48,419.00 |
| | | | | TOTAL OWNED COMMODITY | 364,440.00 | 307,471.00 |
| 04/30/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 154,692.98CR | |
| | | | | TOTAL INDEBTEDNESS | 154,692.98CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 307,471.00 | |
| | | | | EQUITY | 462,163.98 | 150.3% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT | |
|--|---------|--------|
| LOAN BALANCE | CHARGE | CREDIT |
| FREE CREDIT BALANCE | 5.9% | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,715.31 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (205.00) | 501.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| MAY 31, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|------------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 154,692.98CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 05/30/13 | 305428 | SOLD | 5 | 10 OUNCES PALLADIUM 04/05/13 | 37,600.00 | |
| 05/31/13 | | | | PROFIT \$935.00 | | |
| 05/31/13 | | | | INT. & LEASE CREDITS | 267.00 | |
| | | | | SERVICE FEE | (64.00) | |
| | | | | BALANCE MONTH-END | 192,495.98CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 22,071.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,466.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,932.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 22,323.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 13,838.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 27,676.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 22,071.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 22,071.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 44,142.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 28,932.00 |
| 04/05/13 | 305428 | OWNED | 2 | 10 OUNCES PALLADIUM | 14,666.00 | 14,882.00 |
| | | | | TOTAL OWNED COMMODITY | 327,775.00 | 261,404.00 |
| 05/31/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 192,495.98CR | |
| | | | | TOTAL INDEBTEDNESS | 192,495.98CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 261,404.00 | |
| | | | | EQUITY | 453,899.98 | 173.6% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT | |
|--|-------------|--------|
| LOAN BALANCE | CHARGE 5.9% | CREDIT |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | |

EFFECTIVE JULY 1, 2013
THE \$5 PER MONTH SILVER
SERVICE/STORAGE FEE WILL
BE MODIFIED TO \$6.

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,982.31 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (269.00) | 1,436.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JUNE 30, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 192,495.98CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 06/21/13 | 321470 | PURCHASED | 2 | 10 OUNCES PLATINUM | (27,796.00) | |
| 06/21/13 | 321474 | PURCHASED | 2 | 1000 OUNCES SILVER | (40,340.00) | |
| 06/27/13 | | | | CASH PAID | (50,000.00) | |
| 06/27/13 | | | | WIRE FEE | (10.00) | |
| 06/30/13 | | | | INT. & LEASE CREDITS | 268.14 | |
| 06/30/13 | | | | SERVICE FEE | (80.00) | |
| | | | | BALANCE MONTH-END | 74,538.12CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 19,295.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 13,257.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 26,514.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 19,593.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,152.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 24,304.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 19,295.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 19,295.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 38,590.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 26,514.00 |
| 04/05/13 | 305428 | OWNED | 2 | 10 OUNCES PALLADIUM | 14,666.00 | 13,062.00 |
| 06/21/13 | 321470 | OWNED | 2 | 10 OUNCES PLATINUM | 27,796.00 | 26,514.00 |
| 06/21/13 | 321474 | OWNED | 2 | 1000 OUNCES SILVER | 40,340.00 | 38,590.00 |
| | | | | TOTAL OWNED COMMODITY | 395,911.00 | 296,975.00 |
| 06/30/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 74,538.12CR | |
| | | | | TOTAL INDEBTEDNESS | 74,538.12CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 296,975.00 | |
| | | | | EQUITY | 371,513.12 | 125.1% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CHARGE | CREDIT | |
|--|--------|--------|--------------------------|
| LOAN BALANCE | 5.9% | | EFFECTIVE JULY 1, 2013 |
| FREE CREDIT BALANCE | | 2.0% | THE \$5 PER MONTH SILVER |
| SILVER LEASE | 0.0% | | SERVICE/STORAGE FEE WILL |
| GOLD LEASE | 0.0% | | BE MODIFIED TO \$6. |
| PLATINUM LEASE | 0.0% | | |
| PALLADIUM LEASE | 0.0% | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,250.45 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (349.00) | 1,436.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████-455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JULY 31, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|------------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 74,538.12CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 07/18/13 | 305428 | SOLD | 2 | 10 OUNCES PALLADIUM 04/05/13 | 14,704.00 | |
| 07/31/13 | | | | PROFIT \$38.00 | | |
| 07/31/13 | | | | INT. & LEASE CREDITS | 137.82 | |
| | | | | SERVICE FEE | (81.00) | |
| | | | | BALANCE MONTH-END | 89,298.94CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 19,453.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,169.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,338.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 21,522.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 13,015.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 26,030.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 19,453.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 19,453.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 38,906.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 28,338.00 |
| 06/21/13 | 321470 | OWNED | 2 | 10 OUNCES PLATINUM | 27,796.00 | 28,338.00 |
| 06/21/13 | 321474 | OWNED | 2 | 1000 OUNCES SILVER | 40,340.00 | 38,906.00 |
| | | | | TOTAL OWNED COMMODITY | 381,245.00 | 295,921.00 |
| 07/31/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 89,298.94CR | |
| | | | | TOTAL INDEBTEDNESS | 89,298.94CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 295,921.00 | |
| | | | | EQUITY | 385,219.94 | 130.2% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CHARGE | CREDIT | |
|--|--------|--------|--------------------------|
| LOAN BALANCE | 5.9% | | EFFECTIVE JULY 1, 2013 |
| FREE CREDIT BALANCE | | 2.0% | THE \$5 PER MONTH SILVER |
| SILVER LEASE | 0.0% | | SERVICE/STORAGE FEE WILL |
| GOLD LEASE | 0.0% | | BE MODIFIED TO \$6. |
| PLATINUM LEASE | 0.0% | | |
| PALLADIUM LEASE | 0.0% | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,388.27 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (430.00) | 1,474.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| AUGUST 31, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 89,298.94CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 08/20/13 | 321474 | SOLD | 2 | 1000 OUNCES SILVER 06/21/13 | 45,966.00 | |
| 08/31/13 | | | | PROFIT \$5,626.00 | | |
| 08/31/13 | | | | INT. & LEASE CREDITS | 181.83 | |
| | | | | SERVICE FEE | (69.00) | |
| | | | | BALANCE MONTH-END | 135,377.77CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 23,332.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 15,119.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 30,238.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 21,462.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 13,862.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 27,724.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 23,332.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 23,332.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 46,664.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 30,238.00 |
| 06/21/13 | 321470 | OWNED | 2 | 10 OUNCES PLATINUM | 27,796.00 | 30,238.00 |
| | | | | TOTAL OWNED COMMODITY | 340,905.00 | 285,541.00 |
| 08/31/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 135,377.77CR | |
| | | | | TOTAL INDEBTEDNESS | 135,377.77CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 285,541.00 | |
| | | | | EQUITY | 420,918.77 | 147.4% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT | |
|--|-------------|--------|
| LOAN BALANCE | CHARGE 5.9% | CREDIT |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | |

EFFECTIVE JULY 1, 2013
THE \$5 PER MONTH SILVER
SERVICE/STORAGE FEE WILL
BE MODIFIED TO \$6.

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,570.10 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (499.00) | 7,100.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| SEPTEMBER 30, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|--|--------------------|------------------|-------|---------------------------|--------------------------|-------------------------------------|
| 09/30/13 09/30/13 | | | | BALANCE FORWARD | 135,377.77CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 222.60 | |
| | | | | SERVICE FEE | (69.00) | |
| | | | | BALANCE MONTH-END | 135,531.37CR | |
| 06/13/11 07/14/11 07/29/11 08/18/11 09/08/11 09/28/11 10/15/12 01/28/13 04/05/13 04/05/13 06/21/13 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 21,516.00 |
| | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 13,900.00 |
| | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 27,800.00 |
| | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 21,522.00 |
| | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 13,157.00 |
| | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 26,314.00 |
| | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 21,516.00 |
| | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 21,516.00 |
| | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 43,032.00 |
| | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 27,800.00 |
| | 321470 | OWNED | 2 | 10 OUNCES PLATINUM | 27,796.00 | 27,800.00 |
| | | | | TOTAL OWNED COMMODITY | 340,905.00 | 265,873.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| | | | | ACCOUNT SUMMARY: | | |
| 09/30/13 | | | | LOAN BALANCE | 135,531.37CR | 151.0% |
| | | | | TOTAL INDEBTEDNESS | 135,531.37CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 265,873.00 | |
| | | | | EQUITY | 401,404.37 | |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| CURRENT | | EFFECTIVE JULY 1, 2013 THE \$5 PER MONTH SILVER SERVICE/STORAGE FEE WILL BE MODIFIED TO \$6. |
|--|--------|---|
| CHARGE | CREDIT | |
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | 2.0% | |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,792.70 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (568.00) | 7,100.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| OCTOBER 31, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 135,531.37CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 10/01/13 | 301483 | PURCHASED | 1 | 10 OUNCES PLATINUM | (13,988.00) | |
| 10/01/13 | 301485 | PURCHASED | 1 | 10 OUNCES GOLD | (12,990.00) | |
| 10/30/13 | 301483 | SOLD | 1 | 10 OUNCES PLATINUM 10/01/13 | 14,544.00 | |
| | | | | COMMISSION | (254.52) | |
| | | | | PROFIT \$301.48 | | |
| 10/30/13 | 321470 | SOLD | 2 | 10 OUNCES PLATINUM 06/21/13 | 29,088.00 | |
| | | | | COMMISSION | (436.32) | |
| | | | | PROFIT \$855.68 | | |
| 10/31/13 | | | | INT. & LEASE CREDITS | 189.15 | |
| 10/31/13 | | | | SERVICE FEE | (66.00) | |
| | | | | BALANCE MONTH-END | 151,617.68CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 21,705.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,336.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,672.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 21,879.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 13,137.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 26,274.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 21,705.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 21,705.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 43,410.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 28,672.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 13,137.00 |
| | | | | TOTAL OWNED COMMODITY | 326,099.00 | 254,632.00 |
| 10/31/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 151,617.68CR | |
| | | | | TOTAL INDEBTEDNESS | 151,617.68CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 254,632.00 | |
| | | | | EQUITY | 406,249.68 | 159.5% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT | |
|--|-------------|--------|
| LOAN BALANCE | CHARGE 5.9% | CREDIT |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | |

EFFECTIVE JULY 1, 2013
THE \$5 PER MONTH SILVER
SERVICE/STORAGE FEE WILL
BE MODIFIED TO \$6.

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,981.85 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (634.00) | 8,257.16 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| NOVEMBER 30, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 151,617.68CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 11/12/13 | 312433 | PURCHASED | 1 | 1000 OUNCES SILVER | (20,866.00) | |
| 11/30/13 | | | | INT. & LEASE CREDITS | 227.45 | |
| 11/30/13 | | | | SERVICE FEE | (72.00) | |
| | | | | BALANCE MONTH-END | 130,907.13CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 19,810.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 13,534.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 27,068.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 21,315.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,423.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 24,846.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 19,810.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 19,810.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 39,620.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 27,068.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,423.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 19,810.00 |
| | | | | TOTAL OWNED COMMODITY | 346,965.00 | 257,537.00 |
| 11/30/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 130,907.13CR | |
| | | | | TOTAL INDEBTEDNESS | 130,907.13CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 257,537.00 | |
| | | | | EQUITY | 388,444.13 | 150.8% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

CURRENT
 CHARGE 5.9% CREDIT 2.0%
 LOAN BALANCE
 FREE CREDIT BALANCE
 SILVER LEASE 0.0%
 GOLD LEASE 0.0%
 PLATINUM LEASE 0.0%
 PALLADIUM LEASE 0.0%
 EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14%
 REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 3,209.30 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (706.00) | 8,257.16 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| DECEMBER 31, 2013 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 12/31/13 | | | | BALANCE FORWARD | 130,907.13CR | |
| 12/31/13 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 222.27 | |
| | | | | SERVICE FEE | (72.00) | |
| | | | | BALANCE MONTH-END | 131,057.40CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 19,205.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 13,593.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 27,186.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 21,255.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,947.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 23,894.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 19,205.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 19,205.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 38,410.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 27,186.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,947.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 19,205.00 |
| | | | | TOTAL OWNED COMMODITY | 346,965.00 | 252,238.00 |
| 12/31/13 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 131,057.40CR | |
| | | | | TOTAL INDEBTEDNESS | 131,057.40CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 252,238.00 | |
| | | | | EQUITY | 383,295.40 | 152.0% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT | |
|--|---------|--------|
| CHARGE | | CREDIT |
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 3,431.57 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (778.00) | 8,257.16 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JANUARY 31, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 131,057.40CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 01/03/14 | | | | CASH RECEIPT | 120,000.00 | |
| 01/21/14 | | | | CASH RECEIPT | 120,000.00 | |
| 01/31/14 | | | | INT. & LEASE CREDITS | 485.67 | |
| 01/31/14 | | | | SERVICE FEE | (72.00) | |
| | | | | BALANCE MONTH-END | 371,471.07CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 18,967.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 13,643.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 27,286.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 20,898.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,314.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 24,628.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 18,967.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 18,967.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 37,934.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 27,286.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,314.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 18,967.00 |
| | | | | TOTAL OWNED COMMODITY | 346,965.00 | 252,171.00 |
| 01/31/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 371,471.07CR | |
| | | | | TOTAL INDEBTEDNESS | 371,471.07CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 252,171.00 | |
| | | | | EQUITY | 623,642.07 | 247.3% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT | |
|--|-------------|--------|
| LOAN BALANCE | CHARGE 5.9% | CREDIT |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 485.67 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (72.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| FEBRUARY 28, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 02/28/14 | | | | BALANCE FORWARD | 371,471.07CR | |
| 02/28/14 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 569.80 | |
| | | | | SERVICE FEE | (72.00) | |
| | | | | BALANCE MONTH-END | 371,968.87CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 21,011.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,326.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,652.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 22,056.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 13,108.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 26,216.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 21,011.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 21,011.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 42,022.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 28,652.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 13,108.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 21,011.00 |
| | | | | TOTAL OWNED COMMODITY | 346,965.00 | 272,184.00 |
| 02/28/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 371,968.87CR | |
| | | | | TOTAL INDEBTEDNESS | 371,968.87CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 272,184.00 | |
| | | | | EQUITY | 644,152.87 | 236.7% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT | |
|--|-------------|--------|
| LOAN BALANCE | CHARGE 5.9% | CREDIT |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | |

EFFECTIVE JULY 1, 2013
THE \$5 PER MONTH SILVER
SERVICE/STORAGE FEE WILL
BE MODIFIED TO \$6.

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,055.47 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (144.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)

SHEENA & YUN LIU

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| MARCH 31, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 371,968.87CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 03/03/14 | | | | CASH PAID | (150,000.00) | |
| 03/03/14 | | | | WIRE FEE | (10.00) | |
| 03/31/14 | | | | INT. & LEASE CREDITS | 393.40 | |
| 03/31/14 | | | | SERVICE FEE | (72.00) | |
| | | | | BALANCE MONTH-END | 222,280.27CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 19,572.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,039.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,078.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 23,064.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,740.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 25,480.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 19,572.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 19,572.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 39,144.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 28,078.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,740.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 19,572.00 |
| | | | | TOTAL OWNED COMMODITY | 346,965.00 | 261,651.00 |
| 03/31/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 222,280.27CR | |
| | | | | TOTAL INDEBTEDNESS | 222,280.27CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 261,651.00 | |
| | | | | EQUITY | 483,931.27 | 185.0% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

| | CURRENT | |
|--|---------|--------|
| CHARGE | | CREDIT |
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | |

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,448.87 |
| SERVICE FEES | REALIZED PROFIT (LOSS) |
| (216.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| APRIL 30, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|-------------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 04/30/14 | | | | BALANCE FORWARD | 222,280.27CR | |
| 04/30/14 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 365.40 | |
| | | | | SERVICE FEE | (72.00) | |
| | | | | BALANCE MONTH-END | 222,573.67CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 19,046.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,168.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,336.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 24,105.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,869.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 25,738.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 19,046.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 19,046.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 38,092.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 28,336.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,869.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 19,046.00 |
| | | | | TOTAL OWNED COMMODITY | 346,965.00 | 260,697.00 |
| 04/30/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 222,573.67CR | |
| | | | | TOTAL INDEBTEDNESS | 222,573.67CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 260,697.00 | |
| | | | | EQUITY | 483,270.67 | 185.4% |
| | | | | PAGE 1 OF 1 | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | 0.00 | 1,814.27 |
| | | | | | SERVICE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (288.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| MAY 31, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|-------------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 05/31/14 | | | | BALANCE FORWARD | 222,573.67CR | |
| 05/31/14 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 378.20 | |
| | | | | SERVICE FEE | (72.00) | |
| | | | | BALANCE MONTH-END | 222,879.87CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 18,521.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,396.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,792.00 |
| 08/18/11 | 318440 | OWNED | 3 | 10 OUNCES PALLADIUM | 22,878.00 | 24,816.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,363.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 24,726.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 18,521.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 18,521.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 37,042.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 28,792.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,363.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 18,521.00 |
| | | | | TOTAL OWNED COMMODITY | 346,965.00 | 257,374.00 |
| 05/31/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 222,879.87CR | |
| | | | | TOTAL INDEBTEDNESS | 222,879.87CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 257,374.00 | |
| | | | | EQUITY | 480,253.87 | 186.6% |
| | | | | PAGE 1 OF 1 | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | 0.00 | 2,192.47 |
| | | | | | SERVICE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (360.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JUNE 30, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|------------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 222,879.87CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 06/19/14 | 318440 | SOLD | 3 | 10 OUNCES PALLADIUM 08/18/11 | 24,876.00 | |
| | | | | COMMISSION | (373.14) | |
| | | | | PROFIT \$1,624.86 | | |
| 06/30/14 | | | | INT. & LEASE CREDITS | 382.50 | |
| 06/30/14 | | | | SERVICE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 247,702.23CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 20,832.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,693.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 29,386.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 13,118.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 26,236.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 20,832.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 20,832.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 41,664.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 29,386.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 13,118.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 20,832.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 250,929.00 |
| 06/30/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 247,702.23CR | |
| | | | | TOTAL INDEBTEDNESS | 247,702.23CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 250,929.00 | |
| | | | | EQUITY | 498,631.23 | 198.7% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | SERVICE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (423.00) | 1,624.86 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JULY 31, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 07/31/14 | | | | BALANCE FORWARD | 247,702.23CR | |
| 07/31/14 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 420.67 | |
| | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 248,059.90CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 20,217.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,524.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 29,048.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,711.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 25,422.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 20,217.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 20,217.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 40,434.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 29,048.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,711.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 20,217.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 244,766.00 |
| 07/31/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 248,059.90CR | |
| | | | | TOTAL INDEBTEDNESS | 248,059.90CR | |
| | | | | MKT.VAL OWNED COMMODITY | 244,766.00 | |
| | | | | EQUITY | 492,825.90 | 201.4% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | 0.00 | 2,995.64 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (486.00) | 1,624.86 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| AUGUST 31, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|-------------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 248,059.90CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 08/13/14 | | | | CASH RECEIPT | 128,000.00 | |
| 08/14/14 | | | | CASH PAID | (120,000.00) | |
| 08/14/14 | | | | WIRE FEE | (10.00) | |
| 08/31/14 | | | | INT. & LEASE CREDITS | 436.23 | |
| 08/31/14 | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 256,423.13CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 19,284.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 14,108.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 28,216.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,760.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 25,520.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 19,284.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 19,284.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 38,568.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 28,216.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,760.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 19,284.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 237,284.00 |
| 08/31/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 256,423.13CR | |
| | | | | TOTAL INDEBTEDNESS | 256,423.13CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 237,284.00 | |
| | | | | EQUITY | 493,707.13 | 208.1% |
| | | | | PAGE 1 OF 1 | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | 0.00 | 3,431.87 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (549.00) | 1,624.86 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| SEPTEMBER 30, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 256,423.13CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 09/15/14 | | | | CASH PAID | (250,000.00) | |
| 09/15/14 | | | | WIRE FEE | (10.00) | |
| 09/30/14 | | | | INT. & LEASE CREDITS | 202.30 | |
| 09/30/14 | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 6,552.43CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 16,963.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 12,909.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 25,818.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,026.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 24,052.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 16,963.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 16,963.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 33,926.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 25,818.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,026.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 16,963.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 214,427.00 |
| 09/30/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 6,552.43CR | |
| | | | | TOTAL INDEBTEDNESS | 6,552.43CR | |
| | | | | MKT. VAL OWNED COMMODITY | 214,427.00 | |
| | | | | EQUITY | 220,979.43 | 103.1% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | 0.00 | 3,634.17 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (612.00) | 1,624.86 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| OCTOBER 31, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 10/31/14 | | | | BALANCE FORWARD | 6,552.43CR | |
| 10/31/14 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 11.16 | |
| | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 6,500.59CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 15,981.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 12,216.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 24,432.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,629.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 23,258.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 15,981.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 15,981.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 31,962.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 24,432.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,629.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 15,981.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 203,482.00 |
| 10/31/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 6,500.59CR | |
| | | | | TOTAL INDEBTEDNESS | 6,500.59CR | |
| | | | | MKT.VAL OWNED COMMODITY | 203,482.00 | |
| | | | | EQUITY | 209,982.59 | 103.2% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | 0.00 | 3,645.33 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (675.00) | 1,624.86 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| NOVEMBER 30, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 11/30/14 | | | | BALANCE FORWARD | 6,500.59CR | |
| 11/30/14 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 10.80 | |
| | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 6,448.39CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 15,346.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 11,939.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 23,878.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,580.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 23,160.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 15,346.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 15,346.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 30,692.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 23,878.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,580.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 15,346.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 198,091.00 |
| 11/30/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 6,448.39CR | |
| | | | | TOTAL INDEBTEDNESS | 6,448.39CR | |
| | | | | MKT.VAL OWNED COMMODITY | 198,091.00 | |
| | | | | EQUITY | 204,539.39 | 103.3% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | 0.00 | 3,656.13 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (738.00) | 1,624.86 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| DECEMBER 31, 2014 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 12/31/14 | | | | BALANCE FORWARD | 6,448.39CR | |
| 12/31/14 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 10.85 | |
| | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 6,396.24CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 15,465.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 11,968.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 23,936.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,738.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 23,476.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 15,465.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 15,465.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 30,930.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 23,936.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,738.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 15,465.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 199,582.00 |
| 12/31/14 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 6,396.24CR | |
| | | | | TOTAL INDEBTEDNESS | 6,396.24CR | |
| | | | | MKT.VAL OWNED COMMODITY | 199,582.00 | |
| | | | | EQUITY | 205,978.24 | 103.2% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (801.00) | 1,624.86 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JANUARY 31, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 01/31/15 | | | | BALANCE FORWARD | 6,396.24CR | |
| 01/31/15 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 10.85 | |
| | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 6,344.09CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 17,052.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 12,285.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 24,570.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,681.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 25,362.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 17,052.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 17,052.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 34,104.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 24,570.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,681.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 17,052.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 214,461.00 |
| 01/31/15 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 6,344.09CR | |
| | | | | TOTAL INDEBTEDNESS | 6,344.09CR | |
| | | | | MKT VAL OWNED COMMODITY | 214,461.00 | |
| | | | | EQUITY | 220,805.09 | 103.0% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | 0.00 | 10.85 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (63.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| FEBRUARY 28, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|-------------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 02/28/15 | | | | BALANCE FORWARD | 6,344.09CR | |
| 02/28/15 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 9.80 | |
| | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 6,290.89CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 16,437.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 11,760.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 23,520.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,036.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 24,072.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 16,437.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 16,437.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 32,874.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 23,520.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,036.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 16,437.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 205,566.00 |
| 02/28/15 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 6,290.89CR | |
| | | | | TOTAL INDEBTEDNESS | 6,290.89CR | |
| | | | | MKT.VAL OWNED COMMODITY | 205,566.00 | |
| | | | | EQUITY | 211,856.89 | 103.1% |
| | | | | PAGE 1 OF 1 | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | 0.00 | 20.65 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (126.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| MARCH 31, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 03/31/15 | | | | BALANCE FORWARD | 6,290.89CR | |
| 03/31/15 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 10.54 | |
| | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 6,238.43CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 16,487.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 11,324.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 22,648.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,738.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 23,476.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 16,487.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 16,487.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 32,974.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 22,648.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,738.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 16,487.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 202,494.00 |
| 03/31/15 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 6,238.43CR | |
| | | | | TOTAL INDEBTEDNESS | 6,238.43CR | |
| | | | | MKT.VAL OWNED COMMODITY | 202,494.00 | |
| | | | | EQUITY | 208,732.43 | 103.1% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (189.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| APRIL 30, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 04/30/15 | | | | BALANCE FORWARD | 6,238.43CR | |
| 04/30/15 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 10.20 | |
| | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 6,185.63CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 16,021.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 11,344.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 22,688.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,738.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 23,476.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 16,021.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 16,021.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 32,042.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 22,688.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,738.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 16,021.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 199,798.00 |
| 04/30/15 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 6,185.63CR | |
| | | | | TOTAL INDEBTEDNESS | 6,185.63CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 199,798.00 | |
| | | | | EQUITY | 205,983.63 | 103.1% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | 0.00 | 41.39 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (252.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| MAY 31, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|-------------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 6,185.63CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 05/13/15 | | | | CASH RECEIPT | 120,000.00 | |
| 05/13/15 | | | | CASH RECEIPT | 80,000.00 | |
| 05/13/15 | | | | RETURNED CHECK | (120,000.00) | |
| 05/31/15 | | | | INT. & LEASE CREDITS | 106.92 | |
| 05/31/15 | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 86,229.55CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 16,586.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 11,037.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 22,074.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,808.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 23,616.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 16,586.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 16,586.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 33,172.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 22,074.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,808.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 16,586.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 201,933.00 |
| 05/31/15 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 86,229.55CR | |
| | | | | TOTAL INDEBTEDNESS | 86,229.55CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 201,933.00 | |
| | | | | EQUITY | 288,162.55 | 142.7% |
| | | | | PAGE 1 OF 1 | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | 0.00 | 148.31 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (315.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JUNE 30, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 86,229.55CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 06/09/15 | | | | CASH RECEIPT | 120,000.00 | |
| 06/30/15 | | | | INT. & LEASE CREDITS | 286.36 | |
| 06/30/15 | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 206,452.91CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 15,495.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 10,720.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 21,440.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,639.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 23,278.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 15,495.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 15,495.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 30,990.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 21,440.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,639.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 15,495.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 193,126.00 |
| 06/30/15 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 206,452.91CR | |
| | | | | TOTAL INDEBTEDNESS | 206,452.91CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 193,126.00 | |
| | | | | EQUITY | 399,578.91 | 206.9% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | 0.00 | 434.67 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (378.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JULY 31, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 07/31/15 | | | | BALANCE FORWARD | 206,452.91CR | |
| 07/31/15 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 350.61 | |
| | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 206,740.52CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 14,682.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 9,799.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 19,598.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 10,895.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 21,790.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 14,682.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 14,682.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 29,364.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 19,598.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 10,895.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 14,682.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 180,667.00 |
| 07/31/15 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 206,740.52CR | |
| | | | | TOTAL INDEBTEDNESS | 206,740.52CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 180,667.00 | |
| | | | | EQUITY | 387,407.52 | 214.4% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | 0.00 | 785.28 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (441.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| AUGUST 31, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---------------------------|-----------------------------|-------------------------------------|
| 08/31/15 | | | | BALANCE FORWARD | 206,740.52CR | |
| 08/31/15 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 351.23 | |
| | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 207,028.75CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 14,493.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 10,026.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 20,052.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,252.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 22,504.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 14,493.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 14,493.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 28,986.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 20,052.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,252.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 14,493.00 |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 182,096.00 |
| 08/31/15 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 207,028.75CR | |
| | | | | TOTAL INDEBTEDNESS | 207,028.75CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 182,096.00 | |
| | | | | EQUITY | 389,124.75 | 213.7% |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71746, CHICAGO, IL 60694-1746 | | | | | | |
| | | | | | 0.00 | 1,136.51 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (504.00) | 0.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| SEPTEMBER 30, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|--|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 207,028.75CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 09/04/15 | | | | CASH RECEIPT | 128,000.00 | |
| 09/09/15 | | | | CASH PAID | (200,000.00) | |
| 09/09/15 | | | | WIRE FEE | (10.00) | |
| 09/24/15 | 324348 | SOLD/B | 12 | 1000 OUNCES SILVER | | 179,868.00 |
| 09/28/15 | 324348 | PURCHASED/R | 12 | 1000 OUNCES SILVER 09/24/15 | (176,364.00) | |
| | | | | PROFIT \$3,504.00 | | |
| | | | | TRANSFER PROCEEDS | 179,868.00 | (179,868.00) |
| 09/29/15 | 329143 | SOLD/B | 8 | 1000 OUNCES SILVER | | 116,344.00 |
| 09/30/15 | | | | INT. & LEASE CREDITS | 289.19 | |
| 09/30/15 | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 138,748.94CR | 116,344.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 14,444.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 9,026.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 18,052.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,074.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 22,148.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 14,444.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 14,444.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 28,888.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 18,052.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,074.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 14,444.00 |
| 09/29/15 | 329143 | BORROWED | -8 | 1000 OUNCES SILVER | (116,344.00) | (117,408.00) |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 176,090.00 |
| | | | | TOTAL BORROWED COMMODITY | (116,344.00) | (117,408.00) |
| | | | | PAGE 1 CONTINUED | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | | |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | | |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| SEPTEMBER 30, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|-------------|--------------------|------------------|-------|---|---|-------------------------------------|
| 09/30/15 | | | | ACCOUNT SUMMARY: LOAN BALANCE 138,748.94CR BORROWED COMMODITY PROCEEDS 116,344.00 MKT. VAL. BORROWED COMMODITY (117,408.00) TOTAL INDEBTEDNESS 137,684.94CR MKT. VAL. OWNED COMMODITY 176,090.00 EQUITY 313,774.94 | | |
| | | | | PAGE 2 OF 2 | | |
| PLEASE NOTE | | | | CURRENT CHARGE CREDIT LOAN BALANCE 5.9% FREE CREDIT BALANCE 2.0% SILVER LEASE 0.0% GOLD LEASE 0.0% PLATINUM LEASE 0.0% PALLADIUM LEASE 0.0% EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | YEAR TO DATE SUMMARY INT. & LEASE CHARGES INT. & LEASE CREDITS 0.00 1,425.70 SERVICE/STORAGE FEES REALIZED PROFIT (LOSS) (567.00) 3,504.00 | |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| OCTOBER 31, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|--|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 138,748.94CR | 116,344.00 |
| | | | | ACTIVITY DURING MONTH: | | |
| 10/02/15 | 302476 | SOLD/B | 5 | 1000 OUNCES SILVER | | 75,590.00 |
| 10/14/15 | | | | CASH RECEIPT | 150,000.00 | |
| 10/15/15 | 315179 | SOLD/B | 5 | 1000 OUNCES SILVER | | 80,105.00 |
| 10/31/15 | | | | INT. & LEASE CREDITS | 375.34 | |
| 10/31/15 | | | | SERVICE/STORAGE FEE | (63.00) | |
| | | | | BALANCE MONTH-END | 289,061.28CR | 272,039.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 15,436.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 9,779.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 19,558.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,341.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 22,682.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 15,436.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 15,436.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 30,872.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 19,558.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,341.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 15,436.00 |
| 09/29/15 | 329143 | BORROWED | -8 | 1000 OUNCES SILVER | (116,344.00) | (125,472.00) |
| 10/02/15 | 302476 | BORROWED | -5 | 1000 OUNCES SILVER | (75,590.00) | (78,420.00) |
| 10/15/15 | 315179 | STP/LMT-ORD PUR | 5 | 1000 OUNCES SILVER | | |
| 10/15/15 | 315179 | BORROWED | -5 | 1000 OUNCES SILVER | (80,105.00) | (78,420.00) |
| | | | | TOTAL OWNED COMMODITY | 324,087.00 | 186,875.00 |
| | | | | TOTAL BORROWED COMMODITY | (272,039.00) | (282,312.00) |
| 10/31/15 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 289,061.28CR | |
| | | | | BORROWED COMMODITY PROCEEDS | 272,039.00 | |
| | | | | MKT.VAL.BORROWED COMMODITY | (282,312.00) | |
| | | | | TOTAL INDEBTEDNESS | 278,788.28CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 186,875.00 | |
| | | | | EQUITY | 465,663.28 | |
| | | | | PAGE 1 OF 1 | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | | |
| LOAN BALANCE | | | | | 0.00 | 1,801.04 |
| FREE CREDIT BALANCE | | | | | | |
| SILVER LEASE | | | | | | |
| GOLD LEASE | | | | | | |
| PLATINUM LEASE | | | | | | |
| PALLADIUM LEASE | | | | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (630.00) | 3,504.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| NOVEMBER 30, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|--|--------------------|------------------|-------|--|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 289,061.28CR | 272,039.00 |
| | | | | ACTIVITY DURING MONTH: | | |
| 11/06/15 | 302476 | PURCHASED/R | 5 | 1000 OUNCES SILVER 10/02/15 PROFIT \$40.00 | (75,550.00) | |
| 11/06/15 | 306108 | PURCHASED | 10 | TRANSFER PROCEEDS | 75,590.00 | (75,590.00) |
| 11/06/15 | 315179 | PURCHASED/R | 5 | 1000 OUNCES SILVER 10/15/15 PROFIT \$4,555.00 | (151,100.00) (75,550.00) | |
| 11/16/15 | 316110 | PURCHASED | 5 | TRANSFER PROCEEDS | 80,105.00 | (80,105.00) |
| 11/16/15 | 329143 | PURCHASED/R | 8 | 1000 OUNCES SILVER 09/29/15 PROFIT \$1,432.00 | (71,820.00) (114,912.00) | |
| 11/30/15 | | | | TRANSFER PROCEEDS | 116,344.00 | (116,344.00) |
| 11/30/15 | | | | INT. & LEASE CREDITS | 216.55 | |
| | | | | SERVICE/STORAGE FEE | (153.00) | |
| | | | | BALANCE MONTH-END | 72,231.83CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 06/13/11 | 303130 | OWNED | 1 | 1000 OUNCES SILVER | 35,885.00 | 13,977.00 |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 8,253.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 16,506.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 10,577.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 21,154.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 13,977.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 13,977.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 27,954.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 16,506.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 10,577.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 13,977.00 |
| 11/06/15 | 306108 | OWNED | 10 | 1000 OUNCES SILVER | 151,100.00 | 139,770.00 |
| 11/16/15 | 316110 | OWNED | 5 | 1000 OUNCES SILVER | 71,820.00 | 69,885.00 |
| | | | | TOTAL OWNED COMMODITY | 547,007.00 | 377,090.00 |
| | | | | PAGE 1 CONTINUED | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | | |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | | |
| CURRENT | | | | | | |
| CHARGE | | | | | | |
| CREDIT | | | | | | |
| LOAN BALANCE | | | | | | |
| FREE CREDIT BALANCE | | | | | | |
| SILVER LEASE | | | | | | |
| GOLD LEASE | | | | | | |
| PLATINUM LEASE | | | | | | |
| PALLADIUM LEASE | | | | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | | |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| NOVEMBER 30, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|---|--|-------------------------------------|
| 11/30/15 | | | | ACCOUNT SUMMARY: LOAN BALANCE TOTAL INDEBTEDNESS MKT VAL.OWNED COMMODITY EQUITY | 72,231.83CR 72,231.83CR 377,090.00 449,321.83 | 119.2% |
| | | | | PAGE 2 OF 2 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | | |
| | | | | | 0.00 | 2,017.59 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (783.00) | 9,531.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| DECEMBER 31, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|--|--------------------|------------------|-------|--|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 72,231.83CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 12/11/15 | 311254 | PURCHASED | 5 | 1000 OUNCES SILVER | (70,205.00) | |
| 12/16/15 | 311254 | SOLD | 5 | 1000 OUNCES SILVER 12/11/15 PROFIT \$475.00 | 70,680.00 | |
| 12/16/15 | 316178 | SOLD/B | 5 | 1000 OUNCES SILVER | | 70,680.00 |
| 12/17/15 | 316178 | PURCHASED/R | 5 | 1000 OUNCES SILVER 12/16/15 PROFIT \$1,580.00 | (69,100.00) | |
| | | | | TRANSFER PROCEEDS | 70,680.00 | (70,680.00) |
| 12/17/15 | 317171 | PURCHASED | 5 | 1000 OUNCES SILVER | (69,100.00) | |
| 12/18/15 | 317171 | SOLD | 5 | 1000 OUNCES SILVER 12/17/15 PROFIT \$985.00 | 70,085.00 | |
| 12/21/15 | 303130 | SOLD | 1 | 1000 OUNCES SILVER 06/13/11 LOSS \$21,689.00 | 14,196.00 | |
| 12/21/15 | 321157 | SOLD/B | 5 | 1000 OUNCES SILVER | | 70,980.00 |
| 12/28/15 | 321157 | PURCHASED/R | 5 | 1000 OUNCES SILVER 12/21/15 PROFIT \$775.00 | (70,205.00) | |
| | | | | TRANSFER PROCEEDS | 70,980.00 | (70,980.00) |
| 12/28/15 | | | | CASH PAID | (85,000.00) | |
| 12/28/15 | | | | WIRE FEE | (10.00) | |
| 12/31/15 | | | | INT. & LEASE CREDITS | 92.23 | |
| 12/31/15 | | | | SERVICE/STORAGE FEE | (147.00) | |
| | | | | BALANCE MONTH-END | 5,178.06CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 8,837.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 17,674.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 10,528.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 21,056.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 13,719.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 13,719.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 27,438.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 17,674.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 10,528.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 13,719.00 |
| 11/06/15 | 306108 | OWNED | 10 | 1000 OUNCES SILVER | 151,100.00 | 137,190.00 |
| 11/16/15 | 316110 | OWNED | 5 | 1000 OUNCES SILVER | 71,820.00 | 68,595.00 |
| | | | | TOTAL OWNED COMMODITY | 511,122.00 | 360,677.00 |
| | | | | PAGE 1 CONTINUED | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | | |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | | |
| CURRENT CHARGE 5.9% CREDIT 2.0% LOAN BALANCE FREE CREDIT BALANCE SILVER LEASE 0.0% GOLD LEASE 0.0% PLATINUM LEASE 0.0% PALLADIUM LEASE 0.0% EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | | |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| | |
|------------------------|----------------------|
| ACCOUNT NUMBER | ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE | JAMES Y. IPEK (2116) |
| DATE | DECEMBER 31, 2015 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|-----------------------|------------------|-------|---|---|-------------------------------------|
| 12/31/15 | | | | ACCOUNT SUMMARY: LOAN BALANCE TOTAL INDEBTEDNESS MKT.VAL.OWNED COMMODITY EQUITY | <div>5,178.06CR</div> <hr/> <div>5,178.06CR</div> <div>360,677.00</div> <hr/> <div>365,855.06</div> | 101.4% |

PAGE 2 OF 2

| | | | | |
|--|---------|--------|----------------------|------------------------|
| PLEASE NOTE | CURRENT | | YEAR TO DATE SUMMARY | |
| | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | 5.9% | | | |
| FREE CREDIT BALANCE | | 2.0% | | |
| SILVER LEASE | 0.0% | | 0.00 | 2,109.82 |
| GOLD LEASE | 0.0% | | | |
| PLATINUM LEASE | 0.0% | | | |
| PALLADIUM LEASE | 0.0% | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | (930.00) | (8,343.00) |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JANUARY 31, 2016 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|--|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 5,178.06CR | |
| | | | | ACTIVITY DURING MONTH: | | |
| 01/08/16 | 308120 | PURCHASED/R | 5 | 1000 OUNCES SILVER 01/08/16 | (70,155.00) | |
| 01/08/16 | 308120 | SOLD/B | 5 | 1000 OUNCES SILVER | | 70,780.00 |
| | | | | PROFIT \$625.00 | | |
| | | | | TRANSFER PROCEEDS | 70,780.00 | (70,780.00) |
| 01/13/16 | 313188 | SOLD/B | 10 | 1000 OUNCES SILVER | | 140,570.00 |
| 01/14/16 | 313188 | PURCHASED/R | 10 | 1000 OUNCES SILVER 01/13/16 | (139,000.00) | |
| | | | | PROFIT \$1,570.00 | | |
| | | | | TRANSFER PROCEEDS | 140,570.00 | (140,570.00) |
| 01/19/16 | 319159 | SOLD/B | 20 | 1000 OUNCES SILVER | | 280,540.00 |
| 01/26/16 | 316110 | SOLD | 5 | 1000 OUNCES SILVER 11/16/15 | 72,170.00 | |
| | | | | PROFIT \$350.00 | | |
| 01/26/16 | 326197 | SOLD/B | 10 | 1000 OUNCES SILVER | | 144,340.00 |
| 01/28/16 | 326197 | PURCHASED/R | 10 | 1000 OUNCES SILVER 01/26/16 | (143,540.00) | |
| | | | | PROFIT \$800.00 | | |
| | | | | TRANSFER PROCEEDS | 144,340.00 | (144,340.00) |
| 01/31/16 | | | | INT. & LEASE CREDITS | 35.00 | |
| 01/31/16 | | | | SERVICE/STORAGE FEE | (117.00) | |
| | | | | BALANCE MONTH-END | 80,261.06CR | 280,540.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 8,629.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 17,258.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 11,074.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 22,148.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 14,166.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 14,166.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 28,332.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 17,258.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 11,074.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 14,166.00 |
| 11/06/15 | 306108 | OWNED | 10 | 1000 OUNCES SILVER | 151,100.00 | 141,660.00 |
| 01/19/16 | 319159 | LMT-ORD PUR | 20 | 1000 OUNCES SILVER | | |
| 01/19/16 | 319159 | STP/LMT-ORD PUR | 20 | 1000 OUNCES SILVER | | |
| 01/19/16 | 319159 | BORROWED | -20 | 1000 OUNCES SILVER | (280,540.00) | (287,880.00) |
| | | | | TOTAL OWNED COMMODITY | 439,302.00 | 299,931.00 |
| | | | | TOTAL BORROWED COMMODITY | (280,540.00) | (287,880.00) |
| | | | | PAGE 1 CONTINUED | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | | |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | | |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| JANUARY 31, 2016 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|------------------------------|--------------|-------------------------------------|
| 01/31/16 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 80,261.06CR | |
| | | | | BORROWED COMMODITY PROCEEDS | 280,540.00 | |
| | | | | MKT. VAL. BORROWED COMMODITY | (287,880.00) | |
| | | | | TOTAL INDEBTEDNESS | 72,921.06CR | |
| | | | | MKT. VAL. OWNED COMMODITY | 299,931.00 | |
| | | | | EQUITY | 372,852.06 | |
| | | | | PAGE 2 OF 2 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|----------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | (117.00) | 3,345.00 |
| | | | | | | |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| FEBRUARY 29, 2016 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|-------------|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 80,261.06CR | 280,540.00 |
| | | | | ACTIVITY DURING MONTH: | | |
| 02/03/16 | 303194 | SOLD/B | 20 | 1000 OUNCES SILVER | | 292,040.00 |
| 02/12/16 | 306108 | SOLD | 10 | 1000 OUNCES SILVER 11/06/15 | 156,640.00 | |
| | | | | PROFIT \$5,540.00 | | |
| 02/29/16 | | | | INT. & LEASE CREDITS | 282.04 | |
| 02/29/16 | | | | SERVICE/STORAGE FEE | (57.00) | |
| | | | | BALANCE MONTH-END | 237,126.10CR | 572,580.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 9,244.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 18,488.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,254.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 24,508.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 14,791.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 14,791.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 29,582.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 18,488.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,254.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 14,791.00 |
| 01/19/16 | 319159 | BORROWED | -20 | 1000 OUNCES SILVER | (280,540.00) | (300,580.00) |
| 02/03/16 | 303194 | BORROWED | -20 | 1000 OUNCES SILVER | (292,040.00) | (300,580.00) |
| | | | | TOTAL OWNED COMMODITY | 288,202.00 | 169,191.00 |
| | | | | TOTAL BORROWED COMMODITY | (572,580.00) | (601,160.00) |
| 02/29/16 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 237,126.10CR | |
| | | | | BORROWED COMMODITY PROCEEDS | 572,580.00 | |
| | | | | MKT.VAL.BORROWED COMMODITY | (601,160.00) | |
| | | | | TOTAL INDEBTEDNESS | 208,546.10CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 169,191.00 | |
| | | | | EQUITY | 377,737.10 | |
| | | | | PAGE 1 OF 1 | | |
| PLEASE NOTE | | | | | YEAR TO DATE SUMMARY | |
| | | | | | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| | | | | | 0.00 | 317.04 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (174.00) | 8,885.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| MARCH 31, 2016 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| 03/31/16 | | | | BALANCE FORWARD | 237,126.10CR | 572,580.00 |
| 03/31/16 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 402.69 | |
| | | | | SERVICE/STORAGE FEE | (57.00) | |
| | | | | BALANCE MONTH-END | 237,471.79CR | 572,580.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 9,699.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 19,398.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,264.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 24,528.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 15,346.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 15,346.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 30,692.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 19,398.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,264.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 15,346.00 |
| 01/19/16 | 319159 | BORROWED | -20 | 1000 OUNCES SILVER | (280,540.00) | (311,880.00) |
| 02/03/16 | 303194 | BORROWED | -20 | 1000 OUNCES SILVER | (292,040.00) | (311,880.00) |
| | | | | TOTAL OWNED COMMODITY | 288,202.00 | 174,281.00 |
| | | | | TOTAL BORROWED COMMODITY | (572,580.00) | (623,760.00) |
| 03/31/16 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 237,471.79CR | |
| | | | | BORROWED COMMODITY PROCEEDS | 572,580.00 | |
| | | | | MKT.VAL.BORROWED COMMODITY | (623,760.00) | |
| | | | | TOTAL INDEBTEDNESS | 186,291.79CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 174,281.00 | |
| | | | | EQUITY | 360,572.79 | |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | | |
| | | | | | 0.00 | 719.73 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (231.00) | 8,885.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| APRIL 30, 2016 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 237,471.79CR | 572,580.00 |
| | | | | ACTIVITY DURING MONTH: | | |
| 04/30/16 | | | | INT. & LEASE CREDITS | 390.30 | |
| 04/30/16 | | | | SERVICE/STORAGE FEE | (57.00) | |
| | | | | BALANCE MONTH-END | 237,805.09CR | 572,580.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 10,651.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 21,302.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,800.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 25,600.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 17,648.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 17,648.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 35,296.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 21,302.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,800.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 17,648.00 |
| 01/19/16 | 319159 | BORROWED | -20 | 1000 OUNCES SILVER | (280,540.00) | (358,640.00) |
| 02/03/16 | 303194 | BORROWED | -20 | 1000 OUNCES SILVER | (292,040.00) | (358,640.00) |
| | | | | TOTAL OWNED COMMODITY | 288,202.00 | 192,695.00 |
| | | | | TOTAL BORROWED COMMODITY | (572,580.00) | (717,280.00) |
| 04/30/16 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 237,805.09CR | |
| | | | | BORROWED COMMODITY PROCEEDS | 572,580.00 | |
| | | | | MKT.VAL.BORROWED COMMODITY | (717,280.00) | |
| | | | | TOTAL INDEBTEDNESS | 93,105.09CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 192,695.00 | |
| | | | | EQUITY | 285,800.09 | |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | | |
| | | | | | 0.00 | 1,110.03 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (288.00) | 8,885.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



SHEENA & YUN LIU

SAN MARCOS CA 92069

| |
|------------------------|
| ACCOUNT NUMBER |
| ██████████ 455-0 |
| ACCOUNT REPRESENTATIVE |
| JAMES Y. IPEK (2116) |
| DATE |
| MAY 31, 2016 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 237,805.09CR | 572,580.00 |
| | | | | ACTIVITY DURING MONTH: | | |
| 05/31/16 | | | | INT. & LEASE CREDITS | 403.93 | |
| 05/31/16 | | | | SERVICE/STORAGE FEE | (57.00) | |
| | | | | BALANCE MONTH-END | 238,152.02CR | 572,580.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 9,739.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 19,478.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,066.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 24,132.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 15,892.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 15,892.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 31,784.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 19,478.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,066.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 15,892.00 |
| 01/19/16 | 319159 | BORROWED | -20 | 1000 OUNCES SILVER | (280,540.00) | (322,960.00) |
| 02/03/16 | 303194 | BORROWED | -20 | 1000 OUNCES SILVER | (292,040.00) | (322,960.00) |
| | | | | TOTAL OWNED COMMODITY | 288,202.00 | 176,419.00 |
| | | | | TOTAL BORROWED COMMODITY | (572,580.00) | (645,920.00) |
| 05/31/16 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 238,152.02CR | |
| | | | | BORROWED COMMODITY PROCEEDS | 572,580.00 | |
| | | | | MKT.VAL.BORROWED COMMODITY | (645,920.00) | |
| | | | | TOTAL INDEBTEDNESS | 164,812.02CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 176,419.00 | |
| | | | | EQUITY | 341,231.02 | |
| | | | | PAGE 1 OF 1 | | |

| PLEASE NOTE | | | CURRENT | | YEAR TO DATE SUMMARY | |
|--|--|--|---------|--------|----------------------|------------------------|
| | | | CHARGE | CREDIT | INT. & LEASE CHARGES | INT. & LEASE CREDITS |
| LOAN BALANCE | | | 5.9% | | | |
| FREE CREDIT BALANCE | | | | 2.0% | | |
| SILVER LEASE | | | 0.0% | | | |
| GOLD LEASE | | | 0.0% | | | |
| PLATINUM LEASE | | | 0.0% | | | |
| PALLADIUM LEASE | | | 0.0% | | | |
| EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14% | | | | | | |
| REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640 | | | | | | |
| | | | | | 0.00 | 1,513.96 |
| | | | | | SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| | | | | | (345.00) | 8,885.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

Monthly Customer Statement

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



0002524-0002524 SNGL 552728

SHEENA & YUN LIU

SAN MARCOS CA 92069

ACCOUNT NUMBER

455-0

ACCOUNT REPRESENTATIVE

JAMES Y. IPEK (2116)

DATE

JUNE 30, 2016

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 238,152.02CR | 572,580.00 |
| | | | | ACTIVITY DURING MONTH: | | |
| 06/30/16 | | | | INT. & LEASE CREDITS | 391.50 | |
| 06/30/16 | | | | SERVICE/STORAGE FEE | (57.00) | |
| | | | | BALANCE MONTH-END | 238,486.52CR | 572,580.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 10,135.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 20,270.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 13,078.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 26,156.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 18,431.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 18,431.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 36,862.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 20,270.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 13,078.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 18,431.00 |
| 01/19/16 | 319159 | BORROWED | -20 | 1000 OUNCES SILVER | (280,540.00) | (374,580.00) |
| 02/03/16 | 303194 | BORROWED | -20 | 1000 OUNCES SILVER | (292,040.00) | (374,580.00) |
| | | | | TOTAL OWNED COMMODITY | 288,202.00 | 195,142.00 |
| | | | | TOTAL BORROWED COMMODITY | (572,580.00) | (749,160.00) |
| 06/30/16 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 238,486.52CR | |
| | | | | BORROWED COMMODITY PROCEEDS | 572,580.00 | |
| | | | | MKT.VAL.BORROWED COMMODITY | (749,160.00) | |
| | | | | TOTAL INDEBTEDNESS | 61,906.52CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 195,142.00 | |
| | | | | EQUITY | 257,048.52 | |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

CURRENT

| | CHARGE | CREDIT |
|---------------------|--------|--------|
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |

EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14%

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 1,905.46 |
| SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| (402.00) | 8,885.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



6002517-0003617 8802L 559236

SHEENA & YUN LIU

SAN MARCOS CA 92069

| | |
|------------------------|----------------------|
| ACCOUNT NUMBER | 455-0 |
| ACCOUNT REPRESENTATIVE | JAMES Y. IPEK (2116) |
| DATE | JULY 31, 2016 |

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 238,486.52CR | 572,580.00 |
| | | | | ACTIVITY DURING MONTH: | | |
| 07/31/16 | | | | INT. & LEASE CREDITS | 405.17 | |
| 07/31/16 | | | | SERVICE/STORAGE FEE | (57.00) | |
| | | | | BALANCE MONTH-END | 238,834.69CR | 572,580.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 11,404.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 22,808.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 13,395.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 26,790.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 20,187.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 20,187.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 40,374.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 22,808.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 13,395.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 20,187.00 |
| 01/19/16 | 319159 | BORROWED | -20 | 1000 OUNCES SILVER | (280,540.00) | (410,260.00) |
| 02/03/16 | 303194 | BORROWED | -20 | 1000 OUNCES SILVER | (292,040.00) | (410,260.00) |
| | | | | TOTAL OWNED COMMODITY | 288,202.00 | 211,535.00 |
| | | | | TOTAL BORROWED COMMODITY | (572,580.00) | (820,520.00) |
| 07/31/16 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 238,834.69CR | |
| | | | | BORROWED COMMODITY PROCEEDS | 572,580.00 | |
| | | | | MKT.VAL.BORROWED COMMODITY | (820,520.00) | |
| | | | | TOTAL INDEBTEDNESS | (9,105.31) | |
| | | | | MKT.VAL.OWNED COMMODITY | 211,535.00 | |
| | | | | EQUITY | 202,429.69 | |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

CURRENT

CHARGE CREDIT

| | | |
|---------------------|------|------|
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |

EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14%

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,310.63 |
| SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| (459.00) | 8,885.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



0001611-0001611 SHGL 566018

SHEENA & YUN LIU

SAN MARCOS CA 92069

ACCOUNT NUMBER

155-0

ACCOUNT REPRESENTATIVE

JAMES Y. IPEK (2116)

DATE

AUGUST 31, 2016

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|-----------------------------|-----------------------------|-------------------------------------|
| 08/31/16 | | | | BALANCE FORWARD | 238,834.69CR | 572,580.00 |
| 08/31/16 | | | | ACTIVITY DURING MONTH: | | |
| | | | | INT. & LEASE CREDITS | 405.79 | |
| | | | | SERVICE/STORAGE FEE | (57.00) | |
| | | | | BALANCE MONTH-END | 239,183.48CR | 572,580.00 |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 10,423.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 20,846.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 12,972.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 25,944.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 18,461.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 18,461.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 36,922.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 20,846.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 12,972.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 18,461.00 |
| 01/19/16 | 319159 | BORROWED | -20 | 1000 OUNCES SILVER | (280,540.00) | (375,180.00) |
| 02/03/16 | 303194 | BORROWED | -20 | 1000 OUNCES SILVER | (292,040.00) | (375,180.00) |
| | | | | TOTAL OWNED COMMODITY | 288,202.00 | 196,308.00 |
| | | | | TOTAL BORROWED COMMODITY | (572,580.00) | (750,360.00) |
| 08/31/16 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 239,183.48CR | |
| | | | | BORROWED COMMODITY PROCEEDS | 572,580.00 | |
| | | | | MKT.VAL.BORROWED COMMODITY | (750,360.00) | |
| | | | | TOTAL INDEBTEDNESS | 61,403.48CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 196,308.00 | |
| | | | | EQUITY | 257,711.48 | |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

CURRENT

| | CHARGE | CREDIT |
|---------------------|--------|--------|
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |

EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14%

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,716.42 |
| SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| (516.00) | 8,885.00 |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

A GUIDE TO YOUR MONTHLY STATEMENT

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|------------------------------|--------------|----------------------------------|
| | ① | ② | ③ | ④ | | ⑥ |
| | | | | BALANCE FORWARD | (33,150.60) | 11,700.30 |
| | | | | ACTIVITY DURING MONTH | | |
| 07/03/96 | 418184 | PURCHASED | 8 | SILVER BULLION | (24,960.00) | |
| | | | | COMMISSION | (374.40) | |
| 07/09/96 | | | | CASH RECEIVED | 2,000.00 | |
| 07/10/96 | 321564 | SOLD | 3 | GOLD BULLION | 11,190.00 | |
| | | | | COMMISSION | (223.80) | |
| | | | | LOSS \$152.50 | | |
| 07/11/96 | 410136 | SOLD/B | 5 | GOLD BULLION | | 18,545.00 |
| | | | | COMMISSION | | (278.18) |
| 07/17/96 | 418178 | PURCHASED/R | 3 | PLATINUM | (11,100.00) | |
| | | | | COMMISSION | (222.00) | |
| | | | | PROFIT \$378.30 | | |
| | | | | TRANSFER PROCEEDS | 11,700.30 | (11,700.30) |
| 07/28/96 | | | | INT. & LEASE CHARGES | (120.00) | |
| 07/28/96 | | | | INT. & LEASE CREDITS | 55.00 | |
| 07/28/96 | | | | SERVICE / STORAGE FEE | (36.00) | |
| | | | ⑤ | BALANCE MONTH-END | (45,241.50) | 18,266.82 |
| | | | | MONTH-END ACCOUNT STATUS | | |
| | | | | ORIGINAL TRANSACTION AMT. ⑩ | | MARKET VALUE ⑪ |
| 10/25/95 | 312584 | OWNED | 7 | SILVER BULLION | 25,550.00 | 31,080.00 |
| 07/03/96 | 418184 | OWNED | 6 | SILVER BULLION | 25,334.40 | 26,640.00 |
| 07/05/96 | 418184 | STP/LMT-ORD SEL | 6 | SILVER BULLION | | |
| 07/11/96 | 410136 | BORROWED | -5 | GOLD BULLION | (18,266.82) | (18,400.00) |
| 07/12/96 | 415237 | LMT-ORD PUR | 10 | GOLD BULLION | | |
| | | | | TOTAL OWNED COMMODITY | 50,884.40 | 57,720.00 |
| | | | | TOTAL BORROWED COMMODITY | (18,266.82) | (18,400.00) |
| 07/31/96 | | | | ACCOUNT SUMMARY | | |
| | | | ⑤ | LOAN BALANCE | (45,241.50) | |
| | | | | BORROWED COMMODITY PROCEEDS | 18,266.82 | |
| | | | | MKT. VAL. BORROWED COMMODITY | (18,400.00) | |
| | | | ⑫ | TOTAL INDEBTEDNESS | (45,374.68) | |
| | | | | MKT. VAL. OWNED COMMODITY | 57,720.00 | |
| | | | ⑬ | EQUITY | 12,345.32 | |
| | | | | YEAR-TO-DATE SUMMARY ⑭ | | |
| | | | | INT. & LEASE CHARGES | (1,475.89) | INT. & LEASE CREDITS 770.00 |
| | | | | SERVICE / STORAGE FEES | (175.50) | REALIZED PROFIT (LOSS) 2,472.95 |

① TRANSACTION NUMBER - A number assigned to each opening commodity transaction and which identifies that transaction until it is closed.

② TRANSACTION TYPE - In the "ACTIVITY DURING MONTH" section, the type of commodity transaction which occurred, e.g. "PURCHASED", "SOLD", "SOLD/B" (an opening transaction involving the sale of borrowed commodity) and "PURCHASED/R" (a closing transaction involving the purchase and return of a borrowed commodity). In the "MONTH-END ACCOUNT STATUS" section, the commodity positions in the account at month-end e.g. "OWNED" (purchased commodities) and "BORROWED" (commodities you have borrowed from and owe MCC). STP/LMT-ORD SEL (a stop limit order to sell a commodity), STP/LMT-ORD PUR (a stop limit order to purchase a commodity) also LMT-ORD-PUR, (a limit order to purchase a commodity), LMT-ORD SEL (a limit order to sell a commodity) are listed in the "MONTH-END ACCOUNT STATUS" section. Limit and Stop Limit Orders which are in effect are listed showing the date opened. Such orders will remain in effect for 30 days unless triggered or cancelled.

③ UNITS - The number of Monex Deposit Company ("MDC") units of commodities. In the "MONTH-END ACCOUNT STATUS" section, a negative sign indicates the quantity of commodities you have borrowed from and owe MCC.

④ DESCRIPTION - Describes (a) the commodity involved in a transaction, (b) the reason for each debit and credit entry, (c) the profit and loss of a closing transaction and (d) the original (opening) transaction date of a closing transaction.

⑤ BALANCE MONTH-END OR LOAN BALANCE - The amount you owe after applying all debit and credit entries to the BALANCE FORWARD (the Balance brought forward from the end of the prior month). Figures in brackets represent the amount you owe MCC. Figures not in brackets will be followed by "CR" and represent the amount MCC owes you.

⑥ BORROWED COMMODITY SELL PROCEEDS - The net proceeds received from the sale of commodities which you have borrowed from MCC. The proceeds are held as part of your security deposit until the borrowed commodities are returned to MCC.

⑦ TRANSFER PROCEEDS - The amount being transferred from the security deposit and credited to your loan balance when you return borrowed commodities.

⑧ INT & LEASE CHARGES/CREDITS - The interest and lease fees charged or credited to your account. Interest charges (finance charges) are calculated by multiplying MCC's prevailing daily periodic percentage rate by the unpaid balance and by the number of applicable days.

⑨ SERVICE / STORAGE FEE - The charge per unit of commodity in the account at month-end.

⑩ ORIGINAL TRANSACTION AMT - The purchase price plus commissions for commodities "OWNED", and the sale price less commissions for commodities "BORROWED" and sold. Owned commodity figures are shown without brackets and borrowed commodity figures are shown with brackets.

⑪ MARKET VALUE - The current value of your open positions, based on the MDC bid price for commodities "OWNED" and the MDC asked price for commodities "BORROWED".

⑫ TOTAL INDEBTEDNESS - The sum of the LOAN BALANCE, BORROWED COMMODITY PROCEEDS and MKT. VAL. BORROWED COMMODITY.

⑬ EQUITY - The amount by which the value of the commodities "OWNED" exceeds your total indebtedness. When shown, the % equity figure is obtained by dividing the equity amount by the market value of commodities "OWNED" or "BORROWED" at month-end. When both owned and borrowed commodity positions exist, the % figure is not shown.

⑭ YEAR-TO-DATE SUMMARY - Summary figures which are accumulated from each January 1 until the following December 31. Profit/Loss on sales of commodities that customer has personally delivered to MDC is based on zero cost. Realized Profit/Loss does not include interest, service or lease charges or unrealized profits and losses.

Monthly Customer Statement

MONEX CREDIT COMPANY

4910 Birch Street Newport Beach California 92660

(949) 752-1400 (800) 949-GOLD (4653)



0003589-0003589 SNGL 573558

SHEENA & YUN LIU

SAN MARCOS CA 92069

ACCOUNT NUMBER

455-0

ACCOUNT REPRESENTATIVE

DWIGHT ST. AMANT (2574)

DATE

SEPTEMBER 30, 2016

| DATE | TRANSACTION NUMBER | TRANSACTION TYPE | UNITS | DESCRIPTION | LOAN BALANCE | BORROWED COMMODITY SELL PROCEEDS |
|----------|--------------------|------------------|-------|--|-----------------------------|-------------------------------------|
| | | | | BALANCE FORWARD | 239,183.48CR | 572,580.00 |
| | | | | ACTIVITY DURING MONTH: | | |
| 09/21/16 | 303194 | PURCHASED/R | 20 | 1000 OUNCES SILVER 02/03/16 LOSS \$104,100.00 | (396,140.00) | |
| | | | | TRANSFER PROCEEDS | 292,040.00 | (292,040.00) |
| 09/21/16 | 319159 | PURCHASED/R | 20 | 1000 OUNCES SILVER 01/19/16 LOSS \$115,600.00 | (396,140.00) | |
| | | | | TRANSFER PROCEEDS | 280,540.00 | (280,540.00) |
| 09/30/16 | | | | INT. & LEASE CREDITS | 272.90 | |
| 09/30/16 | | | | SERVICE/STORAGE FEE | (57.00) | |
| | | | | BALANCE MONTH-END | 19,699.38CR | |
| | | | | MONTH END ACCOUNT STATUS: | ORIGINAL TRANSACTION AMT | MARKET VALUE |
| 07/14/11 | 314212 | OWNED | 1 | 10 OUNCES PLATINUM | 17,784.00 | 10,185.00 |
| 07/29/11 | 329493 | OWNED | 2 | 10 OUNCES PLATINUM | 35,932.00 | 20,370.00 |
| 09/08/11 | 308144 | OWNED | 1 | 10 OUNCES GOLD | 18,286.00 | 13,041.00 |
| 09/28/11 | 328130 | OWNED | 2 | 10 OUNCES GOLD | 32,260.00 | 26,082.00 |
| 10/15/12 | 315310 | OWNED | 1 | 1000 OUNCES SILVER | 33,032.00 | 18,977.00 |
| 01/28/13 | 328258 | OWNED | 1 | 1000 OUNCES SILVER | 31,026.00 | 18,977.00 |
| 04/05/13 | 305425 | OWNED | 2 | 1000 OUNCES SILVER | 55,016.00 | 37,954.00 |
| 04/05/13 | 305427 | OWNED | 2 | 10 OUNCES PLATINUM | 31,010.00 | 20,370.00 |
| 10/01/13 | 301485 | OWNED | 1 | 10 OUNCES GOLD | 12,990.00 | 13,041.00 |
| 11/12/13 | 312433 | OWNED | 1 | 1000 OUNCES SILVER | 20,866.00 | 18,977.00 |
| | | | | TOTAL OWNED COMMODITY | 288,202.00 | 197,974.00 |
| 09/30/16 | | | | ACCOUNT SUMMARY: | | |
| | | | | LOAN BALANCE | 19,699.38CR | |
| | | | | TOTAL INDEBTEDNESS | 19,699.38CR | |
| | | | | MKT.VAL.OWNED COMMODITY | 197,974.00 | |
| | | | | EQUITY | 217,673.38 | 110.0% |
| | | | | PAGE 1 OF 1 | | |

PLEASE NOTE

CURRENT

| | CHARGE | CREDIT |
|---------------------|--------|--------|
| LOAN BALANCE | 5.9% | |
| FREE CREDIT BALANCE | | 2.0% |
| SILVER LEASE | 0.0% | |
| GOLD LEASE | 0.0% | |
| PLATINUM LEASE | 0.0% | |
| PALLADIUM LEASE | 0.0% | |

EFFECTIVE MINIMUM MAINTENANCE EQUITY = 14%

REMIT FUNDS TO: MONEX CREDIT CO., PO BOX 71640, CHICAGO, IL 60694-1640

YEAR TO DATE SUMMARY

| INT. & LEASE CHARGES | INT. & LEASE CREDITS |
|----------------------|------------------------|
| 0.00 | 2,989.32 |
| SERVICE/STORAGE FEES | REALIZED PROFIT (LOSS) |
| (573.00) | (210,815.00) |

IF YOU BELIEVE YOUR MONTHLY STATEMENT IS INACCURATE YOU SHOULD PROMPTLY CONTACT THE MONEX COMPLIANCE DEPARTMENT. YOUR FAILURE TO DO SO WITHIN TEN (10) BUSINESS DAYS OF YOUR RECEIPT OF THIS STATEMENT WILL RESULT IN YOUR WAIVER OF ALL RIGHTS TO CONTEST SUCH MATTER.

EXHIBIT C

Mike Maroney
Monex Precious Metals
4910 Birch Street
Newport Beach, CA 92660

Sept. 4, 2016

Dear Mr. Maroney,

I write to you to summarize what I have communicated with you over our twice telephone communication, in order to help you make your decision about rectify my account. I have been anxiously waiting for the solution in the past month.

I opened an account with Monex in July 2009 in order to protect and diversify my retirement fund. I was thinking to buy and hold some gold and earn some interest for the rest of cash. The initial fund was 200000. I was assigned a 'customer representative' - James Ipak, whom I was told an extremely trustworthy professional. He has been the only contact in the past more than 7 years. In the beginning, I was hesitating about trade on precious metals as I know nothing about it. But he was telling me that I do not need to know anything about it as he will call me to tell me what to do and his advice was based on his professional knowledge backed up by your company's research team. Besides, he made me feel difficult to refuse because he said that the company depend on our trade spread to cover the cost of services provided to us. After couple of successful tries he earned my trust. I never call him to generate any trade but only when he calls me and strongly suggest. When I agreed he will immediately bring a lady online and make me say 'yes' to their conversation. This so called 'order' placement is completed at the same phone call and there is never a total trade amount announced in the process. When I started to lose money I was advised to buy more to recover from the loss. I gradually put more and more money into the account - much of it came from my sister. By 2013, my account had spent about 400000 in various metals based on his direction but their market value kept dropping. I was told by James of various reasons that 'eventually it will come back and worth more'. I could do nothing but patiently waiting even when the metal on my account dropped about 40%. James did not suggest me to do anything for two years but suddenly, at toward the end of 2015, he called and told me there was a way to recover my loss by doing some-kind of paper trade called 'shot' and 'long'. I asked is there any downside by doing so, he said there is 'none to your type of account'. I particularly asked whether I will be forced to sell my metals, he said, "no, it will never happen". He was so certain and firm. I thought this must be a new trade vehicle that the company make it available for us to trade in order to make up some of our losses in such a low market time. I never suspected his honesty. I agreed with him at that short phone call and did such trade as he suggested. Again, after several small profit made, I extremely surprised to find out that I could not withdraw the cash on my account as it was held as 'collateral'! I had never heard of this! Or, I will be forced to sell the metals I 'own' at much lower price than I bought, but I was promised that this will never happen! Also, if I close the account now, my net capital flow into Monex 428000 which already deducted any withdraws, would have only less than 200000 back! In the other words, more than half of my capital would be wiped out in 7 years investment with you, without taking a penny of profit!

I was told the only way to remedy this situation is to do more trade, at larger amount and opposite direction. But I do not know the cost of borrowing fund from the company nor the bottom of the risk. I felt that I am pushed to take more and more risks which is far beyond I can afford! I decide not to be forced to do any more trade which I am not fully understand nor afford its worst outcome. Under this circumstances, I felt I had to escalate the situation to Monex's management. I appreciate that you have spent time listened to my experience and admitted that you could not know the conduct of each individual salesperson. To be honest, it was first time I learned from you that the person I have been relied on solely in 7 years was not your company's customer service employee but merely a salesman! Neither have I ever heard the word of 'self-directed' account in the past 7 years! We were made to believe that people like James Ipak are your employee servicing individual customers. They are not only knowledgeable but also backed up by your company's strong research team. They will look after our interest as long as we follow their guidance. In fact, this 'advantage' made many of us decide to join Monex! Such a belief made me paying little attention to my Monex account but left it to the 'representative'.

Now, when I realized all these, of course I am extremely disturbed. I felt cheated and my trust to the company and the 'representative' was abused. Step by step, I was misled into such a trapped situation, through deliberately covering necessary information and possible consequences from me, in order to get me to trade again at larger amount and the direction you wanted! I was not made slightly aware of the disadvantages or risks of 'short' when I was 'directed'! Even worse, those critical risk factors are deliberately hid from me even when certain questions were asked! If I had the opportunity to evaluate the risk factor and possible gain, I would likely never agree to start with. For sure, it would not be such an easy decision that I would agree to trade in the first short phone call! Though such conduct might not be your design, but all these are performed in your premises, under your company name and reputation, holes are inside your system! Monex as a significant market player and transaction platform, I trust you have the capability and courage to take the responsibility to correct these misbehaviors and clear up its mess for its victims. Your decent action will prove that Monex is a trustworthy company and earn you more customers in our modern 'word by mouth' environment.

In my case, with the past experiences, I now believe that the nature of your current trading system is not suitable for me - an inexperienced investor. I hope you will allow me an acceptable way of exit. I ask you to close my account with my net capital 428000 back, as soon as possible. In this amount, I gave up all previous profit I earned and taxed in the past 7 years, but would appreciate 2% annual interest added to it. I believe this is a fair and modest request. This capital belongs to the retirement fund of my sister and me. We both have reached retirement pension age. We need your help to get this back!

Thank you for your patience in complete the reading of my imperfect writing. I look forward to hearing back from you soon!

Sincerely yours,

Sheena Liu

Tel: 760 427 7552




EXHIBIT D

Frisch, Michael

From: Ureach <sheenaliu@ureach.com>
Sent: Thursday, November 10, 2016 12:40 PM
To: Frisch, Michael
Subject: FW: Confirmation & Agreement
Attachments: trade analysis.xlsx

When I forced to close the short position, after my request to Monex(Mike Maroney Aug. –Sep. 2016) to reverse these 40 short position, or even temporarily frozen my account being refused, Christina Carabini after she heard my grief, she said that she is to personally investigate on my case, if I telling all the truth to her. I thus, put some hope on her conscience and wrote this long letter. No reply. After a week when I call her, she just like Mike Maroney, all pushed this to Greg Waker.

Sheena

From: Ureach [mailto:sheenaliu@ureach.com]
Sent: Friday, September 23, 2016 12:46 AM
To: 'Christina Carabini'
Subject: RE: Confirmation & Agreement

Christina,

I received the package you sent to me. I was to review it together with you as you suggested but you were not at your desk.

1. Thank you for highlighted out 'cash receipt' and 'cash paid', they match with website numbers. It should be 598,500 net. But I saw there were two deductions marked as 'returned check': 10/17/12 (50,000) and 5/13/15(120,000). If these are actually being received at my bank, these can be deducted from net cash receipt. Duart called and he is having it checked.
2. The agreement received today seems different version (2008) from I received from email yesterday (2007). Which one is correct?
3. I am surprised to know that you are a very special person in the company rather than a junior supporting girl. Your determination to get things to the bottom and to guard the moral standard of your proud family, has moved me. Though I made mistake of being overly trust before, I still want to put my trust on you. I trust that you will get the justice I deserve, regardless of your own company's financial interest. To cooperate fully with you, I feel I am obligated to disclose the fact with you: there was a letter drafted by my lawyer and was to send out yesterday by post and email (I can show you the letter. No intention to threat. I understand Monex have deep pocket and strong legal team). Due to the change of yesterday's situation, this letter was pending for few words correction before sent. I have it hold for your investigation for several days, then I may have to take the advice from the consular. Just want to be honest with you and hope that you could speed up.
4. To help you with your investigation, I do hope you can find record 9/24/2015 Jame's call to me, right before place the first order of 'short' 'long' which is totally against my principle of never 'borrow'! It will prove whether there was any risk mentioned or just because I did not pick up. I believe he did not mention there, because he knew over the years that I do not want to borrow money, if he mention those sensitive term such as collaterals, equity call, leverage, etc. he

would not be able to get me trade again. **In your investigation, you might be told that I am the person by my own will, placed those orders but that is irrelevant to whether I was misled.** In fact, because that I was misled to believe 'short' is any harm, I would repeat it. In contrast, to the 'Long' trade, once I found I paid interest, that means I borrowed money, I told him I never want to do it again. I was never told this is risky or never should be operate this way, etc. etc. For me, as an engineering background, should take me hours or days to learn and consider this type of trading. No way I would agree to trade on it at the same phone call if I was made realize the essence of such trade. All this misleading came from that day's phone call 9/24/2015 – it made me believed borrowing commodity to sell has NOTHING to do with borrowing money, no damage could made to my type of account as I have commodities holding in there too. No downside was reviewed to me!

5. Even without record, I believe with your intelligence and resources, you can still find out what happened by analyzing the patent of my trade history. For your convenience, I attach it with my note for your reference. I had this from your office. I just put them into spreadsheet and did some calculation there.

My original intention to open this account is to preserve the retirement fund for me and my sister's family, at the economic crisis of 2009. I was to diversify no more than 200000 into the account and buy some gold to keep. Buying and selling metals were later on being advised to do. BTW, we believed advisors are your company's employee performing customer service! Though I was diversified from my original plan of investment, I kept a principle which is I speculate only with my own money. No Borrow, even when several times, I was advised to borrow to enable more buy. That is why when the metal goes down and I am stuck, I rather exceed my budget injecting more funds than as suggested to borrow. Later on, when the cash is dried out, I just have to sit on the 40% loss, never thought of doing anything related to 'borrow'. I know I am not that kind of risk taker and nor having acquired sophisticated knowledge to do so.

The trade I sent you shows that before 9/24/2015, I have never done any trade involving high risk of borrowing. I only buy within my own cash availability. Also, as I am not able or willing to do more sophisticated trade involve borrowing or other facility, I lost a lot of market opportunities from 2013-2015 when the market is constantly dropping. I was sitting there watching my value of account drop significantly without doing anything in the whole period of 2 years, except once James suggest to take a small profit(2014) and another time also due to his suggestion to take a loss(2015). Had I been a risk taker and sophisticated trader, and intended to borrow money for profit, I would have made money much easier in 2013-2015 period rather than started by the end of 2015 when silver price dropped already 60%! No one will believe that without misled or misunderstanding, such an inexperienced and conservative investor would suddenly start 20 times larger amount of trade than she used to do, at that time of market, and using unlimited amount of borrowing! This conclusion can be achieved easily by logical analysis. The only question is whether the company wants or refuse to do it.

The result is shocking. A group of quite conservative and inexperienced small investor, after 7 years of total trust to 'customer representative', believing the fund in Monex on precious metal is more secured than in a bank, has lost more than 50% of capital, with no penny of interest. This affected deeply to my life, health and emotion, without being said. More than that is the influence due to the negative feelings to people around, my friends, extended families and people at large

Christina, I talk to you from my heart, as if you are a third party, with a fair and kind heart, no bias. From my 6th sense, I feel I may be right. I also feel that your special identity may make you care dearly for the company's reputation, its future and its customer relations. With such passion and mission in mind, I trust even if you are not as specialized as traders or sales, you can get to the bottom of this matter with your independent investigation. No one should be able to fool you! Furthermore, you can use this case to improve or correct certain practice at your sales team in order to prevent more cases like this to happen. Believe me, once this happen, it hurts badly to innocent people, and the negative feelings come out naturally from them can harm not only themselves but also the company. An entity cannot be better guarded than its customer's trust and confidence! This would be the best present you bring to your grandpa for the anniversary of his establishment. He will be really proud of you! Of course, many more customers and I will be proud of you too! It is not just for my own remedy, it is about to turn negative destructive energy into positive one, if you change a bitter complain file into a vivid positive advertisement! I hope this would be the final result! Oh, BTW, I have recently viewed quite some scientific research about it is proved that negative energy or positive energy one give out are actually come back to themselves. With your help, I am trying to turn negative feelings positive again, even on the way searching for justice.

Thank you for being patiently read my long writing! Though I have spent great deal of time trying to make it better, I am sure it is still quite difficult for you to deal with so many mistakes at my writing. Sorry for this.

Sheena
760-3040668

From: Christina Carabini [<mailto:ccarabini@monex.com>]
Sent: Wednesday, September 21, 2016 11:04 AM
To: Ureach
Subject: Re: Confirmation & Agreement

Sheena:

Yes, my grandfather, Lou Carabini, founded this company 50 years ago this coming March. We are very proud of him and his legacy.

Sincerely,

Christina Carabini
Director of Customer Relations
Monex Deposit Company
Monex Credit Company
(949) 752-1400 ext 2310

On 09/21/2016 10:37 AM, Ureach wrote:

Thank you, Christina.

Carabini I heard is the surname of the owner of this company? You related? Just curious.

Sheena

From: Christina Carabini [<mailto:ccarabini@monex.com>]
Sent: Wednesday, September 21, 2016 10:28 AM

To: sheenaliu@ureach.com

Subject: Confirmation & Agreement

Ms. Liu,

This is to confirm that Monex closed your 20 bars of silver, per your voice mail instruction this morning.

You will receive a written MDC Confirmation within the next couple of days. Lastly, you can always log on to Customer Online Access Site to view your MDC account.

Also, I have attached a blank copy of the agreement you signed. A hard copy with your signature will arrive in the mail shortly.

If you have any questions, please call Mr. Maroney or myself for assistance.

Sincerely,

--

Christina Carabini
Customer Relations
Monex Deposit Company
Monex Credit Company
(949) 752-1400 ext 2310

EXHIBIT E

Frisch, Michael

From: Ureach <sheenaliu@ureach.com>
Sent: Thursday, November 10, 2016 12:18 PM
To: Frisch, Michael
Subject: FW: Monex Account # [REDACTED] 455-0

I did not reply to this email. By this time, I have lost any hope to have things resolved between the company and myself. I do not see they have any good faith.
Sheena

-----Original Message-----

From: Greg Walker (<mailto:ggwalker@monex.com>)
Sent: Monday, October 3, 2016 5:42 PM
To: Sheena Liu; Sheena Liu
Cc: Christina Carabini
Subject: Monex Account # [REDACTED] 455-0

Sheena Liu
[REDACTED]
San Marcos, CA 92069

Dear Ms. Liu:

As Christina Carabini advised you, I am responsible for investigating your complaint concerning Monex and James Ipek.

In performing this task, its essential that I understand what you believe Monex and Mr. Ipek did wrong and therefore justifies a refund of the losses and costs incurred in your account. From speaking to Christina and reading your correspondence, your claims appear to be as follows:

1. That Monex and Mr. Ipek failed to disclose material terms and risks of commodity loan transactions to you prior to your entry into those transactions.
2. That Mr. Ipek misrepresented various material terms and risks of commodity loan transactions to you prior to and after your entry into those transactions, including, among other things:
 - a. that you would recover your prior losses if you took short market positions, and
 - b. that there would be no risk of loss to you of doing this
3. That Mr. Ipek pressured you to take short market positions that you did not understand and that you would not have undertaken if you had received adequate disclosure of their terms and risks.
4. That Mr. Ipek failed to disclose to you the true nature of his position at Monex.

Since your claims are premised on information that you say Mr. Ipek either withheld or misrepresented, which Mr. Ipek denies occurred, it would be most helpful if you could provide me with copies of any documents or other records that Mr. Ipek provided to you, or that you created in the course of your dealings with him, such as tape recordings, that would support your claims. These are records that you would be required to disclose in any legal proceeding against

Monex and Mr. Ipek, so I believe it puts you at no disadvantage to provide me with copies of any such documents at this time so that we may do our best to try and resolve your claims without a law suit.

Please advise me if my summary encompasses all aspects of your complaint or if you have additional claims. Also, please advise me whether there is any additional information you would like me to consider, including any additional documents/recordings that you will provide.

I look forward to hearing from you.

Sincerely,

Gregory G. Walker
Counsel
Monex Deposit Company
Monex Credit Company
4910 Birch Street
Newport Beach, CA 92660
Phone: 949-752-1400 x6500
Facimile: 949-955-1109
Email: ggwalker@monex.com